



THE QUARTERLY POST

WINTER 2023/2024 - VOLUME 2



CHRISTMAS CLUB 2024

OPEN YOUR CLUB NOW FOR CHRISTMAS 2024! CLUB TRANSFERS HAPPEN THE 2ND WEEK OF OCTOBER. CHRISTMAS CLUBS CURRENTLY ACCUMULATE AN ANNUAL PERCENTAGE RATE OF .35%. ONE WITHDRAWAL CAN BE MADE PRIOR TO THE RELEASE DATE WITHOUT PENALTY.

DATES TO REMEMBER

- NEW YEAR'S DAY - JANUARY 1ST (ALL OFFICES CLOSED)
- MARTIN LUTHER KING JR. DAY - JANUARY 15TH (ALL OFFICES CLOSED)
- VALENTINE'S DAY - FEBRUARY 14TH
- PRESIDENT'S DAY - FEBRUARY 19TH (ALL OFFICES CLOSED)
- DAYLIGHT SAVINGS TIME - MARCH 10TH
- ST. PATRICK'S DAY - MARCH 17TH
- ANNUAL MEETING - MARCH 23RD
- GOOD FRIDAY - MARCH 29TH (ALL OFFICES CLOSE AT NOON)
- EASTER - MARCH 31ST
- INDIVIDUAL TAX FILING DEADLINE - APRIL 15TH
- LAST DAY TO CONTRIBUTE TO 2023 IRA - APRIL 15TH



HEATLOC

IF YOU'RE HAVING TROUBLE HEATING YOUR HOME, YOU CAN APPLY FOR A HEAT LINE OF CREDIT ONLINE. YOU CAN RECEIVE UP TO \$1500 TO BE PAID BACK OVER 12 MONTHS. WE REQUIRE PROOF OF YOUR BILL, AND IT CAN ONLY BE PUT TOWARD HEATING YOUR HOME. CHECKS WILL BE MADE DIRECTLY TO YOUR OIL, COAL, GAS, OR ELECTRIC PROVIDER OR YOU CAN BE REIMBURSED WITH PROOF OF PURCHASE FOR THOSE OPTIONS AS WELL AS OIL, COAL, PELLETS, OR PROPANE.

TAX AND END OF THE YEAR REMINDERS

1. DON'T LET YOUR ACCOUNT(S) GO DORMANT! IF AN ACCOUNT HAS NO ACTIVITY FOR OVER THREE YEARS, ANY MONEY IN THE ACCOUNT WILL BECOME UNCLAIMED PROPERTY THAT WILL THEN BE FORFEITED TO THE STATE AND WILL NEED TO BE CLAIMED FROM THEM.
2. 1099 INTEREST INCOME AND/OR 1098 MORTGAGE INTEREST STATEMENTS ARE INCLUDED WITH DECEMBER STATEMENTS AND CAN BE ACCESSED ONLINE FOR 2023 TAX FILING.
3. MEMBERS WITH REAL ESTATE SECURED LOANS MUST SUBMIT PROOF OF PAID 2023 TAXES ASAP!

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111 Franklin Street, Room 224
Johnstown, PA 15901-1876
(814) 535-4165

NOTICE OF ANNUAL MEETING


NOTICE IS HEREBY GIVEN that the annual meeting of G.A.P. Federal Credit Union will be held at the Sunnehanna Country Club, 1000 Sunnehanna Drive, Johnstown, PA 15905 on Saturday, March 23th, 2024 doors open at 5:30 PM, Dinner served at 6:00PM.

The meeting is held for the following purposes:

- 1) to accept the nominees from the Nominating committee whose petitions were presented 35 days prior to the annual meeting;
- 2) to elect up to three director(s) of the credit union; and
- 3) to transact any other business that may properly come before the meeting or any adjournment of the meeting.

Dated: November 27, 2023

By order of the Board of Directors


Secretary