

2021



Newsletter

## Announcements

### Up Coming Closings

#### April

2 - Good Friday

\*All Offices will be Closing  
at 12 PM\*

#### May

29 - Richland Office

Closed for Memorial  
Day

31 - Memorial Day

\*All offices closed\*

#### July

3 - Richland Office

Closed in celebration of  
Independence Day

5 - All Offices Closed in

celebration of  
Independence Day

### Tax Day Extended to May 17, 2021

The Treasury Department and Internal Revenue Service announced in March that the federal income tax filing due date for individuals for the 2020 tax year will be automatically extended from April 15, 2021, to May 17, 2021. Individual taxpayers can also postpone federal income tax payments for the 2020 tax year due on April 15, 2021, to May 17, 2021, without penalties and interest, regardless of the amount owed.

This postponement applies to individual taxpayers, including individuals who pay self-employment tax. Penalties, interest and additions to tax will begin to accrue on any remaining unpaid balances as of May 17, 2021.

Individual taxpayers will automatically avoid interest and penalties on the taxes paid by May 17. The IRS urges taxpayers who are due a refund to file as soon as possible. Most tax refunds associated with e-filed returns are issued within 21 days. If you need help getting your routing number and account number, contact your local office.

### 2021 Economic Stimulus Payments

If you haven't received one of the economic stimulus payments, you can find when and how it was sent. You must visit [www.irs.gov/coronavirus/get-my-payment](http://www.irs.gov/coronavirus/get-my-payment) to check on it.

**Didn't Get the First and Second Payments? Claim the 2020 Recovery Rebate Credit.**

If you didn't get the full amount of the first or second payment you were eligible for, you may be eligible to claim the 2020 Recovery Rebate Credit and must file a 2020 tax return even if you aren't required to file. Visit [www.irs.gov/newsroom/recovery-rebate-credit](http://www.irs.gov/newsroom/recovery-rebate-credit) for more information.

## Save the Date!

## 10<sup>th</sup> Annual Charity Golf Outing

Saturday • September 11, 2021

The Summit Country Club • Cresson, PA

Join us this year for our annual golf outing.

We are still working on the logistics,  
but as of now, the outing is in the works!



## Congratulations!

Help us congratulate one of our long time employees on retiring! Our Visa Credit Card Coordinator, Barb Naugle, has given 14 years of service in the Richland Office and as of May 31, 2021, she will be officially retired!

We wish her nothing but the best in her next ventures in life!

# VISA

## SPECIAL OFFER

Looking for a low interest credit card?

Need to consolidate your other cards?

Apply for the G.A.P. VISA card today

and get a **6.9% APR!**\*

This rate is good for new cards and cash advances from your existing VISA from **April 1<sup>st</sup> through June 30<sup>th</sup>**. Call or stop in one of our offices today to get started.

\*This introductory rate applies to cash advances and purchases for the first 6 months only. Cash advances or purchases made during this time will remain 6.9% APR until paid in full.

## YOU COULD BE SAVING UP TO \$360 PER YEAR ON WIRELESS!

Save up to \$360 per year on your wireless bill when you switch to no-contract wireless. Keep your phone, number and network for less.

### OUR MEMBER BENEFITS:

- NO CONTRACTS OR MYSTERY FEES
  - » We offer a variety of wireless plans to meet your individual needs with no contracts, credit checks or mystery fees.
- TOP NETWORKS
  - » Coverage on America's largest and most dependable networks.
- TOP PHONES
  - » Whether you're an Android person or an iPhone fanatic, we have the latest phones for every budget.
- KEEP YOUR OWN PHONE
  - » Love the phone you have? Keep the phone, number and network you love with our easy-to-install SIM Kits.

Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) and start saving on your wireless today!



## THE MAN HAS Spoken

Santa wants **YOU** to open a Christmas Club!

With these uncertain times, make sure you have a little set back for the holidays!

Clubs are transferred the second week of October. Contact any office to set yours up now!

### MAIN OFFICE:

111 Franklin St, RM 224  
Johnstown, PA 15901  
814.535.4165

### RICHLAND OFFICE:

194 Donald Lane, St. 3  
Johnstown, PA 15904  
814.266.8446

# 2021 CAR SPECIAL

NOW UNTIL APRIL 30<sup>TH</sup>

## RATES **AS LOW AS 1.99% APR!**\*

2020/2021 - 1.99% up to 72 months\*\*

2018/2019 - 2.99% up to 60 months\*\*

\*APR - Annual Percentage Rate

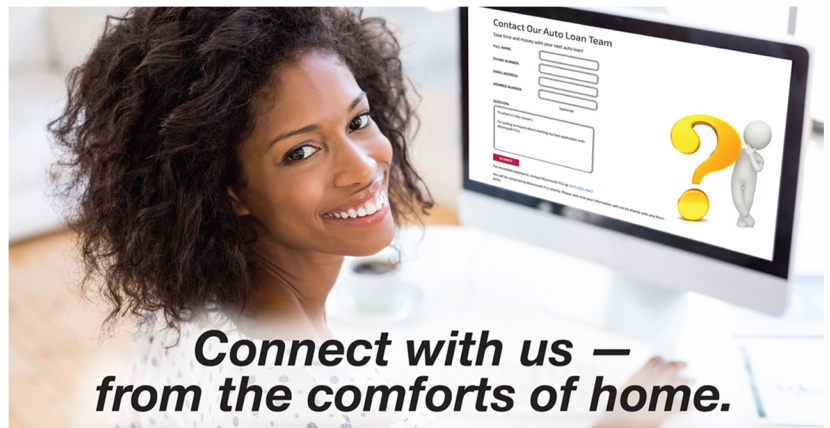
\*\*Terms and conditions apply



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### NON-VISA Pinless Debit Transactions Annual Notice:

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a person identification number (PIN) to authenticate transactions.

To Initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe your card through a point of sale (POS) terminal and choose to route the transaction over Visa network.

To initiate a Non-Visa debit transaction, you may enter a PIN at a POS or an online or mail/phone order payment transactions, provide the account number and indicate a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the STAR and PLUS networks.

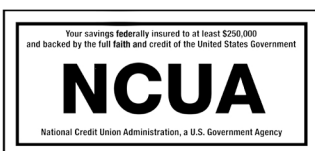
The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Funds Transfers Agreement and Disclosure, will not apply to transactions processed through non-Visa networks.

### ALTOONA OFFICE:

2907 Pleasant Valley Blvd, RM 9  
Altoona, PA 16602  
814.946.0726

### NEW STANTON OFFICE:

111 S. Center Ave, Ste 2  
New Stanton, PA 15672  
724.925.1324



# www.gapfcu.org

