

April 2023



G.A.P. FEDERAL CREDIT UNION ANNOUNCEMENTS

12th Annual Charity Golf Outing

The Summit Country Club • Cresson, PA •

Saturday • September 23, 2023

Dates to Know

April

7 - Good Friday

All Offices will be Closing at 12 PM

May

27 - Richland Drive Thru Closed for Memorial Day

29 - Memorial Day
All offices closed

June

19 - Juneteeth
All offices closed

July

4 - All Offices Closed in celebration of Independence Day

19 - Shred Day @ The Credit Union Complex in Richland, PA

September

2 - Richland Drive Thru Closed for Labor Day

4 - Labor Day
All offices closed

For this years Charity Golf Outing year we are raising money for the YWCA Karen Kleinosky Scholarship Fund. The Scholarship Fund is open to females that are high school seniors and are looking to further their education. Who is Karen Kleinosky? She was a Branch Manager with First National Bank and is where she created a relationship with G.A.P. FCU as our Account Representative. She also served on the Board of the YWCA Greater Johnstown. During her time with the YWCA, she started the first Women's only Golf Outing that benefited the YWCA Greater Johnstown and ran the successful outing for many years.

Karen succumbed to Breast Cancer after a valiant 5+ year fight. She was an independent woman who encouraged other women to be the best they could be. The YWCA Board of Directors chose to honor Karen Kleinosky by starting this Scholarship Fund at the Community Foundation in the hopes they could extend her legacy into the future.

The first scholarship was given out in May 2022. The YWCA Board originally funded the Community Foundation scholarship with \$11,000.00 in late 2022. The goal is to build up the fund so an annual scholarship of \$500.00 can be given in her honor into perpetuity.

With your help, we would like to be able to beat our donation records in the past to be able to donate to this scholarship fund to keep Karen's memory alive and to follow her dreams of helping young girls in our area achieve their own dreams.

All of us here at G.A.P. FCU are looking forward to this year's golf tournament and raising funds to go straight to the YWCA Karen Kleinosky Scholarship Fund, which in return puts it back into the local community to help those in need.



Contact an office for more information or email info@gapfcu.org

Spring Cleaning

Protect any confidential paperwork that you need to get rid of by bringing it to our **Shred Day** event on July 19, 2023. The event will start at noon and last until 4pm at the Richland Credit Union Complex.

We will properly destroy and recycle any sensitive papers you bring so you don't have to do it yourself. This event is **free** to all members! See you then!

While you're cleaning out your extra paperwork, make sure to clean up your bank account too! This is the perfect time to double check any automatic withdrawals being deducted from your account, make sure your contact information is up to date, along with double checking any joint owner(s) that are still on your account(s).

Did you know that if a joint owner was to pass away before the primary owner, the primary owner could be subject to pay inheritance tax on their own money if it is a non-spousal joint owner? Don't let that be you!



April 1st
until
June 30th



2023 CAR SPECIAL

NOW UNTIL APRIL 28TH

RATES AS LOW AS 3.74% APR!

**THIS YEAR'S CAR SPECIAL WILL INCLUDE
ALL CREDIT SCORES, TERM LENGTHS, &
YEARS OF VEHICLES!**

Terms and conditions still apply and rates may change at any time.
APR = Annual Percentage Rate

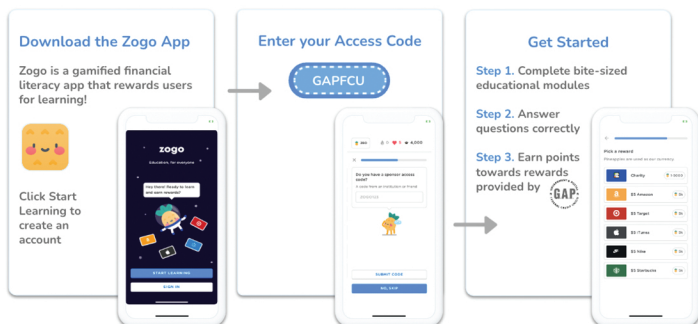
Looking for a low interest credit card?
Need to consolidate your other cards?
Apply for the G.A.P. VISA card today
and get **7.5% APR!***

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

*This introductory rate applies to cash advances and pur-
chases for the first 6 months only. Cash advances or purchas-
es made during this time will remain **7.5% APR** until paid in full.
APR = Annual Percentage Rate

Getting started with Zogo!

G.A.P. FCU has partnered with Zogo to bring financial education to our members!



**Let G.A.P. FCU help you find your dream car! Search
by make, model, location, and even compare vehicles
right from your home!**

Visit gapfcu.groovecar.com to get started today!

NON-VISA Pinless Debit Transactions Annual Notice:

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

To Initiate a Visa debit transaction, you may sign a receipt, provide
a card number, or swipe you card through a point of sale (POS) termi-
nal 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-Vi-
sa transaction. We have enabled non-Visa debit transaction process-
ing on the STAR and PLUS networks.

The rights and protections applicable only to Visa debit transac-
tions, 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.



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 Oc-
tober.

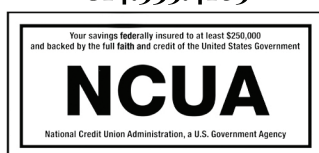
Contact any office to set
yours up now!

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

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

