

HAPPY NEW YEAR WOW!!

from G.A.P. Federal Credit Union



Over \$3,300 was donated to the Combat Veterans Motorcycle Association, Chapter 22-4 in early December. This money was from the annual golf tournament that was held last September.

CVMA 22-4 is planning to put the donation towards their work with Project Healing Waters Fly Fishing, Inc., which is dedicated to the physical and emotional rehabilitation of disabled active military service personnel and disabled veterans through fly fishing and associated activities including education and outings.



In the News & Reminders

- ▶ 1099 Interest Income and/or 1098 Mortgage Interest Statements are included with your December credit union statement. They can also be accessed on your online statements.
- ▶ Members with Real Estate Secured Loans: please submit your proof of paid taxes of 2019 without delay. This is mandatory on an annual basis.
- ▶ Have you moved, changed phone numbers, or renewed your photo ID and/or driver's license? Let us know! We need to keep member information up to date to ensure we can perform the best member service we can. If a member cannot be reached about a bad address, there is a "bad address fee" of \$15.00 per month until the members notifies us or until the funds are depleted. Post Office forwarding addresses are not acceptable, so please let us know!
- ▶ If you are going out of town or on vacation and plan on using your debit card, please let an office know. This way a note can be added to your account and help solve any problems should they arise. This is also why it is important to have an updated phone number connected to your account, for if any fraud is detected, our Fraud Department will try to contact you to approve the transaction. If that transaction is not approved, it could cause problems and lock your card up - which we don't want to happen!
- ▶ Our 82nd Annual Meeting will be held on March 7, 2020 at ACE's in Johnstown, PA. See back for the official invite. Tickets will be available at each office. Come have dinner with us, stay for the meeting, and finish your night with "The Wednesday's."
- ▶ All FNB ATM's (First National Bank of PA) are now **surcharge free** to G.A.P. FCU members. Our \$.25 Service Fee still applies per ATM debit card withdrawal and will be charged to your account, in one lump sum, at the end of every month.

Thank you to everyone who donated to this cause! After this donation, we will have donated over **\$20,000** to charities throughout the area! None of this could be possible without you and **we thank you!**

ATTENTION!

As a result of a successful year, the board of directors is giving a **1% loan interest rebate** on loan interest paid throughout the year and has also authorized an additional **quarter percent bonus dividend** on all shares, excluding share drafts, this final quarter of 2019. They will be deposited to your share account. Check your year-end statement!

It's Tax Season!

It's that time of year to start getting your taxes in order. Members of G.A.P. FCU can get discounted prices from Turbo Tax, and there's even free versions! Who doesn't love free?? To find the link go to gapfcu.org - Info Desk - Links.



Dates to Know

- Martin Luther King Jr. Day
January 20th
All Offices Closed
- Happy Valentine's Day!
February 14
- President's Day
February 17
All Offices Closed
- 82nd Annual Meeting
March 7
- Daylight Savings Time
March 8
- Happy St. Patrick's Day!
March 17
- Good Friday
April 10
All offices close @ Noon
- Happy Easter!
April 12

It's never too late to start your 2020 Christmas Clubs!

Earn .3% on every dollar you deposit.
Club transfers happen the second full week in October.
Contact any office to get yours set up today!



Car Shopping Made Simple

New [] Any make [] Any model [] search []

Bring in the new year with a new car! Check out gapfcu.groovecar.com to find your dream car!



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



G.A.P. Federal Credit Union

82nd Annual Meeting/Banquet

Save the Date

Lighting Up Your Financial Future!

MEMBERS \$15.00 - NON-MEMBERS \$35.00

You may attend the "meeting only" at no charge.

Saturday

March 7, 2020

ACE'S

Chestnut St.

Cambria City

Doors Open @ 6:00 PM

Dinner @ 6:30 PM

Meeting to follow -

Dance until 10:00 PM

to the sounds of

The WEDNESDAY'S

