



WWW.GAPFCU.ORG

HIGHLIGHTS

**COLUMBUS DAY**  
MONDAY, OCT 13TH  
ALL OFFICES CLOSED

**CHRISTMAS CLUBS**  
TUESDAY, OCTOBER 14TH  
CHRISTMAS CLUBS WILL BE  
DEPOSITED TO YOUR CREDIT  
UNION SHARE ACCOUNT.

**INTERNATIONAL  
CREDIT UNION DAY**  
THURSDAY, OCTOBER 16TH  
CELEBRATE WITH US!

**VETERAN'S DAY**  
TUESDAY, NOVEMBER, 11TH  
ALL OFFICES CLOSED

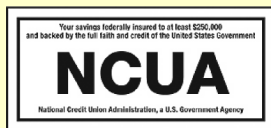
**THANKSGIVING DAY**  
THURSDAY, NOVEMBER 27TH  
ALL OFFICES CLOSED

**CHRISTMAS EVE**  
WEDNESDAY, DECEMBER 24TH  
CLOSING AT NOON

**CHRISTMAS DAY**  
THURSDAY, DECEMBER 25TH  
ALL OFFICES CLOSED

**NEW YEARS EVE**  
WEDNESDAY, DECEMBER 31ST  
CLOSING AT NOON

**HAPPY NEW YEAR**  
THURSDAY, JANUARY 1ST  
ALL OFFICES CLOSED



YOUR SAVINGS FEDERALLY INSURED TO AT LEAST  
\$250,000 AND BACKED BY THE FULL FAITH AND  
CREDIT OF THE UNITED STATES GOVERNMENT.  
NATIONAL CREDIT UNION ASSOCIATION



**VISA DEBIT/CREDIT CARD COMPROMISE**

In light of the recent data breaches affecting debit and credit cards, it is our procedure upon notification of a compromised VISA debit and/or credit card, to notify you, cancel the card and replace the card. Unfortunately, this could mean 10 days or more without the convenience of your debit and/or credit card. We thank you for your patience and understanding when certain security measures might not seem convenient but necessary for your protection and the credit unions.

Consolidate NOW!

**6.90%APR\***

on ALL balance transfers to your  
G.A.P. Federal Credit Union  
VISA credit card!

Must call or stop in one of our offices to process  
the balance transfer.

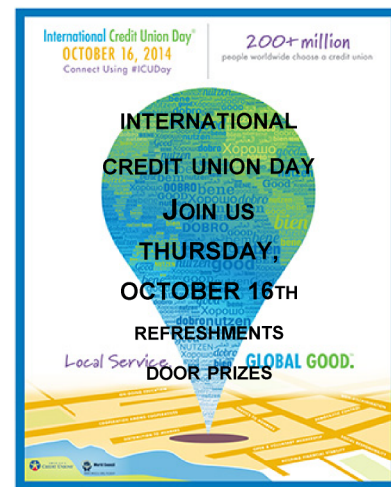
Offer ends December 31, 2014

\*Contact us for more details!

The power to manage your money is in your hands with CUMONEY, our prepaid debit card. You fund it with the specific dollar amount of your choice and

- re-load it with more money, as you need it, at any time.
- Manage Your Prepaid Debit Card From Your Computer.
- Put An End to Being Overdrawn or Paying Overdraft Fees.
- You can only spend the amount on your prepaid debit card.

Contact any of our offices to apply for your prepaid debit card. Discover added convenience and security while staying within your spending limits.



Introductory rate of

**6.90%APR\***

When you apply for a  
G.A.P. Federal Credit Union  
VISA credit card.

**Offer ends December 31, 2014**  
Applies to cash advances and purchases  
for the first six months only.

\*Contact us for more details!

**AUTO LOANS**

that work for your life.



as low as 1.99%APR\*

Contact us for more details!

\*other terms and conditions apply



**2014 Christmas Clubs to be distributed Tuesday, October 14th.**

Christmas club accounts will be transferred to your share account on Tuesday, October 14th. If you wish to have funds transferred to another account, or you prefer a **CHECK**, please **notify** any of our offices **before OCTOBER 10th**.

*"Tis the Season to be Saving...*  
Come see us today to start your  
**2015 Christmas Club**



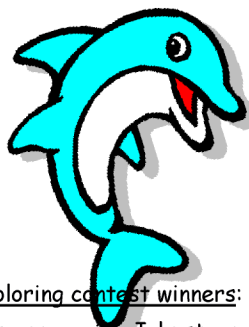
Need a private student loan to fill educational funding gaps? Be smart and borrow from your local, not-for-profit credit union where we'll be with you every step of the way - with your best interest always in mind.

With our Credit Union Student Choice private loan solution, students will achieve their dream of a higher education, without the higher price tag often associated with private student loans.

- No origination or pre-payment fees
- Extremely competitive rates
- Flexible repayment options
- Easy online application and 24/7 call center
- Convenient line of credit that helps you secure financing for your entire undergraduate career.

Visit [www.gapfcu.studentchoice.org](http://www.gapfcu.studentchoice.org)

or call (877)298-6154



**YOUTH WEEK 2014!**

Coloring contest winners:

- Breanne - 2 - Johnstown, PA
- Bella - 4 - Johnstown, PA
- Chloe - 5 - Johnstown, PA
- Tabatha - 8 - Osterburg, PA
- Ellis - 9 - Johnstown, PA
- Haylee - 11 - Johnstown, PA

Door Prize - Amusement Park Tickets:

- Ava - 7 - Armagh, PA
- Hunter - 5 - Johnstown, PA
- Gavin - 7 - Altoona, PA

Grand Prize - WakeBoard:

- Kaylee - 13- Ebensburg, PA

**Watch for your Halloween Coloring contest form in the mail!**

# F.Y.I. CORNER

- ◆ **Please be aware** that your ATM/DEBIT card purchases and/or withdrawals are monitored for any unusual activity to protect you against fraudulent transactions. Your cooperation is very important especially with increased card usage during the upcoming holiday season. This is for your protection and may generate a telephone call to you from the Star transaction review department of G.A.P. FCU, who will identify themselves as such, to verify the transactions in question. If an analyst cannot reach you, or you do not return their call, your card can be frozen until the transactions are verified.
- ◆ **STAR ATM/DEBIT CARD LIMITS HAVE INCREASED.** OVERALL DEBIT LIMIT: \$1,000.00 - WITHDRAWAL: \$500.00 - PURCHASE (POS): \$1,000.00. These limits are "per day" from 3:00 p.m. to 3:00 p.m. the following day. (Increased limits do not apply to cards with "special" limits.) If you still have an ATM card beginning with 58390700, the limits have remained \$750., \$250 and \$500.
- ◆ **NOTICE TO OUR MEMBERS:** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit.
- ◆ **You are important to us...**In order to assist our members with prompt, efficient service, it is sometimes necessary to have the answering machine pick up during normal business hours. Please don't hang up! Leave a message! We *will* get back to you as soon as possible. Because of limited hours and "drive-up service only" on Saturdays at our Richland office, your call may not be returned until the following Monday morning.

**SIGN UP FOR ONLINE BANKING TODAY WHICH INCLUDES GAPnGO, OUR MOBILE BANKING APP AND REMOTE DEPOSIT FROM YOUR SMART PHONE!**

- ◆ **Members with Real Estate secured loans:** It is mandatory that we receive proof of paid taxes on an annual basis. If you have not provided us with proof of paid taxes for 2014, **please do so without delay.** It is also mandatory that we have a copy of your **homeowners insurance policy** with G.A.P. Federal Credit Union listed as **MORTGAGEE.**
- ◆ **Members with Vehicle secured loans:** It is also mandatory that we have a copy of your **vehicle insurance policy** with G.A.P. Federal Credit Union listed as **LEINHOLDER.**

Coming in November...

12/12 **Holiday Loan Special**  
\$1200 for 12 mos



Downtown (814) 535-4165 - (800)228-9180 + Richland (814)266-8446 - (877)233-4907

Altoona (814)946-0726-(888)913-8670 \*\*\* Visit us at: [www.gapfcu.org](http://www.gapfcu.org)