



WWW.GAPFCU.ORG
HIGHLIGHTS

COLUMBUS DAY
MONDAY OCT 12TH
ALL OFFICES CLOSED

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

INTERNATIONAL
CREDIT UNION DAY
THURSDAY, OCTOBER 15TH
CELEBRATE WITH US!

VETERAN'S DAY
WEDNESDAY, NOVEMBER 11TH
ALL OFFICES CLOSED

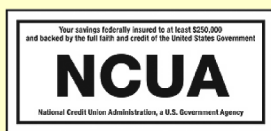
THANKSGIVING DAY
THURSDAY, NOVEMBER 26TH
ALL OFFICES CLOSED

CHRISTMAS EVE
THURSDAY, DECEMBER 24TH
CLOSING AT NOON

CHRISTMAS DAY
FRIDAY, DECEMBER 25TH
SATURDAY, DECEMBER 27TH
ALL OFFICES CLOSED

NEW YEARS EVE
THURSDAY, DECEMBER 31ST
CLOSING AT NOON

HAPPY NEW YEAR
FRIDAY, 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 fraudulent activity associated with some G.A.P. Federal Credit Union VISA debit and credit cards, we have been actively monitoring the situation and have taken proactive steps to contain the fraud and limit exposure by placing restrictions on signature debit transactions and requiring PIN based transactions only. **DON'T KNOW YOUR PIN? CONTACT US FOR FURTHER INSTRUCTIONS!**

You may receive a call from our Fraud Protection Service (800-327-8622), it is important that you speak to them or return their call, as they are trying to verify transactions on your debit card.

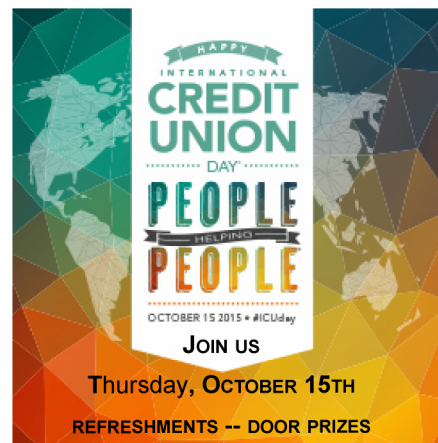
We apologize for any inconvenience. If you are suspicious of any transaction on your account, please contact us immediately.

Main (814)535-4165/(800)228-9180 Toll Free
Richland(814)266-8446/(877)233-4907 Toll Free
Altoona (814)946-0726/(888)913-8670 Toll Free

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, 2015
Applies to cash advances and purchases for the first six months only.

**Contact us for more details!*

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, 2015
**Contact us for more details!*



2015 Christmas Clubs will be available Wednesday, October 14th.

Christmas club accounts will be transferred to your share account and will be available on Wednesday, 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 9th**.

"Tis the Season to be Saving...
Come see us today to start your **2016 Christmas Club**



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.

Say Hello to the Sprint Credit Union Member Discount

If you're looking to save with a #1 wireless company, then it might be time to say hello to the Sprint Credit Union Member Discount from Invest in America! As a member of **G.A.P. Federal Credit Union**, you can save with the one that JD Powers & Associates ranks as the "Highest satisfaction with the Purchase Experience."

Ways you can save:

- **10% off***select personal Sprint plans
- **15% off***select business Sprint plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers



Valuable discounts like these are just some of the many benefits of credit union membership.

3 Ways to Get Your Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click **LoveMyCreditUnion.org/Sprint**
- Visit your nearest Sprint store

Start saving today with a #1 wireless company with the Sprint Credit Union Member Discount.

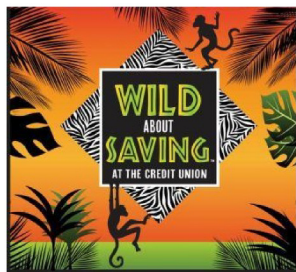
SIGN UP FOR ONLINE BANKING TODAY WHICH INCLUDES GAPnGO, OUR MOBILE BANKING APP AND REMOTE DEPOSIT FROM YOUR SMART PHONE!

- ◆ **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 2015, **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**.

YOUTH WEEK 2015!

Coloring contest winners:

- Levi - 2 - Hollsopple, PA
- Connor - 3 - Hollidaysburg, PA
- Chloe - 6 - Johnstown, PA
- Gracie - 7 - Johnstown, PA
- Reagan - 10 - Johnstown, PA
- Arriana - 12 - Johnstown, PA



Door Prize - Family Pass to the Pittsburgh Zoo & PPG Aquarium
Gabe - 5 - Johnstown, PA



Visit www.gapfcu.studentchoice.org

or call (877)298-6154

Coming in November...

12/12 Holiday Loan Special

\$1200 for 12 mos



Watch for your Halloween Coloring contest form in the mail!

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