

WWW.GAPFCU.ORG  
HIGHLIGHTS

COLUMBUS DAY  
MONDAY OCT 10TH  
ALL OFFICES CLOSED

CHRISTMAS CLUBS  
AVAILABLE  
WEDNESDAY, OCTOBER 12TH  
CHRISTMAS CLUBS WILL BE  
DEPOSITED TO YOUR CREDIT  
UNION SHARE ACCOUNT.

INTERNATIONAL  
CREDIT UNION DAY  
THURSDAY, OCTOBER 20TH  
CELEBRATE WITH US!

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

THANKSGIVING DAY  
THURSDAY, NOVEMBER 24TH  
ALL OFFICES CLOSED

MERRY CHRISTMAS  
SATURDAY, DECEMBER 24TH  
MONDAY, DECEMBER 26TH  
ALL OFFICES CLOSED

HAPPY NEW YEAR!  
MONDAY, JANUARY 2ND  
ALL OFFICES CLOSED

Life is Busy — Mobile Deposit is Easy  
Deposit a check into your account with  
your smartphone and the  
**G.A.P. Federal Credit Union**  
GAPFCU APP

One Snap - GET BACK TO LIFE!  
Federally Insured by NCUA

Downtown 814.535.4165    Richland 814.266.8446    Altoona 814.946.0726  
800.228.9180    877.233.4907    888.913.8970

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

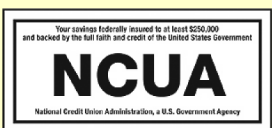


EQUAL HOUSING OPPORTUNITY



1 BELONG AT MY CREDIT UNION

\$250,000 AND BACKED BY THE FULL FAITH AND CREDIT OF THE UNITED STATES GOVERNMENT. NATIONAL CREDIT UNION ASSOCIATION



**Coming soon**, you will be able to receive alerts about your debit card activity. You may set custom alerts to be sent to your mobile phone and email address and can make changes to your selections at any time. There is no cost involved other than standard text message and data rates assessed by your mobile carrier. **CARD ALERTS CARDHOLDER WEBSITE** will be available.



**IMPORTANT! DOES THIS PERTAIN TO YOU??**

A DORMANT ACCOUNT is a share account\* that has a balance of \$100.00 or less for a period of one year and the member has not contacted the credit union during that time.

If an account is dormant and the member uses no other credit union services, a dormant account fee of \$25.00 will be assessed for notification of the status of the account, and for the continued maintenance of the account. If the fee takes the account below the \$5.00 required minimum balance, the fee will be the actual account balance and the account will be closed.

**ACT NOW! DON'T BE CHARGED \$25.00 - MAKE A DEPOSIT - CONTACT US TODAY!! DEADLINE MARCH 31, 2017!**

Early next year, you will be receiving a new **EMV CHIP** enhanced VISA DEBIT CARD.

We are implementing this new technology in order to further protect your debit card transactions against fraud. Please activate immediately and destroy your old card because it will no longer work.

**Tis the Season...**

Back again this year,  
**12/12**  
**Holiday Loan Special**  
**\$1200 for 12 mos**  
**NOVEMBER & DECEMBER**

**Congratulations**

**BILL LIGHTNER,**  
our very own medal winner at the NATIONAL VETERANS WHEELCHAIR GAMES 2016 in Salt Lake City, Utah.

**WHY PAY HIGH INTEREST ON CREDIT CARDS?**

**VISA CARD BALANCE TRANSFER**

**6.9% APR**

- Consolidate Bills
- Home Repairs
- Holiday Expenses

October 1 to December 31, 2016

Johnstown 814-535-4165    Richland 814-266-8446    Altoona 814-946-0726

Federally Insured by **NCUA** [www.gapfcu.org](http://www.gapfcu.org)

**ONLINE BANKING MADE EASY**

Download the **FREE APP** to Get Started and start **BANKING FROM YOUR PHONE** today

**GOVERNMENT AND POSTAL FEDERAL CREDIT UNION**

Federally Insured by **NCUA**

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**WWW.GAPFCU.ORG**



**2016 Christmas Clubs will be available Wednesday, October 12th.**

Christmas club accounts will be transferred to your share account and will be available on Wednesday, October 12th. If you wish to have funds transferred to another account, or you prefer a **CHECK**, please **notify** any of our offices **before OCTOBER 7th**.

**"Tis the Season to be Saving...**  
Come see us today to start your **2017 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 the old ATM card, 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 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**.

**Say Hello to the Sprint Credit Union Member Discount**

If you're looking to save on your mobile bill, then it might be time to say hello to the Sprint Credit Union Member Discount! As a member of **G.A.P. Federal Credit Union**, you can save on your wireless data each month!



**Ways to save:**

**Individuals**

- Get a **10% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention **Corporate ID: NACUC\_ZZM**

**Business Members**

- Get a **15% discount** on select regularly priced Sprint monthly data service
- Valid in conjunction with other credit union and Sprint National handset and other promotions
- Mention **Corporate ID: NACUC\_ZDS\_ZZM**

**Ways to get your discount:**

- Call **877.SAVE.4CU** (877.728.3428) or
- Visit your nearest Sprint store

**Let them know you're a credit union member and mention the appropriate Corporate ID listed above.**

# YOUTH WEEK 2016!

*Credit Union*  
**STRONG**

- Coloring contest winners:** Door Prize - 2 Amusement Park Tickets
- Wyatt - 2 - Hollidaysburg, PA Tyshelle, 11, Johnstown, PA  
 Macie - 4 - Hollidaysburg, PA Samantha, 17, Johnstown, PA  
 Kloee - 6 - Hollidaysburg, PA Gavin, 9, Altoona, PA  
 Chloe - 9 - Johnstown, PA  
 Arriana - 12 - Johnstown, PA



Visit [www.gapfcu.studentchoice.org](http://www.gapfcu.studentchoice.org)  
or call (877)298-6154



**G.A.P. Federal Credit Union**

Federally Insured by NCUA

**GAPnGO ONLINE ACCESS**

- ✓ View Account Balance
- ✓ Pay Loans
- ✓ Transfer Between Accounts
- ✓ View Cancelled Checks

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Download GAPnGO app FREE from the Play Store for your smartphone or ipad, Call any branch to enroll today!

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