



Autumn Newsletter 2022



It's that time of year again for a few reminders.

Dates to Know

Columbus Day
October 10
All Offices Closed

Christmas Clubs
October 12
Will be deposited into
your Share Account(s)

International
Credit Union Day
October 20
Celebrate with us!

Election Day
November 8

Veteran's Day
November 11
All Offices Closed

Thanksgiving Day
November 24
All Offices Closed

Christmas Eve
December 24
Richland Drive Thru Closed

Christmas Day
December 26
All Offices Closed

New Years Eve
December 31
Richland Drive Thru Closed



New Years Day
January 2
All Offices Closed

International Credit Union Day October 20, 2022

Join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day! This year's theme is "Empower Your Financial Future with a Credit Union."

ICU Day highlights the many ways credit unions help members improve their financial health and well-being.

Credit Unions were built on the principle of "people helping people." For over 100 years that philosophy has been put into action with Credit Unions providing access to affordable financial products and striving to meet the needs of underserved communities.

Join us in celebrating ICU Day in each office on Thursday, October 20, 2022! Each office will have goodies and 2023 calendars while supplies last!



Get Cash Rewards for Switching to Xfinity and Spectrum

As a valued credit union member, you're eligible for special savings on your internet and mobile service when you switch to Xfinity or Spectrum.

PLUS, credit union members can get an exclusive CASH Reward from Love My Credit Union Rewards for each new mobile line you activate with Xfinity or Spectrum.

Scan the QR code to learn more!



Free Credit Reports

Do you know where you can go to receive a FREE credit report? No? We are here to help! You can visit www.annualcreditreport.com and receive a FREE online credit report!

Right now, Equifax, Experian, and TransUnion are continuing to offer free weekly online credit reports due to the COVID-19 pandemic.

Top 5 Reasons Why You Should Check Your Report Regularly:

1. Credit Reports affect your mortgage rate, credit card approvals, apartment requests, or even your job application.
2. Reviewing credit reports helps you catch signs of identity theft *early*.
3. You'll be able to spot any errors or mistakes. If there are any, you can *dispute* them.
4. Make sure payments are being reported as agreed from the creditors.
5. Keep yourself updated on how to improve your credit.

Each G.A.P. FCU location also has Certified Credit Union Financial Counselors available to help if you need it.



Christmas Clubs will transfer into share accounts on October 12, 2022!

If you don't have a Christmas Club - *NOW* is the perfect time to set one up. Contact your local office with any questions or to get started!

SEE REVERSE SIDE FOR MORE INFORMATION!

2022 Golf Outing Winners

Congratulations to the winners of our charity golf tournament this year! This year we raised over \$5,600 to benefit the SPC Chad A. Edmundson Memorial Foundation!

Be on the lookout for next year's date!
The 1st and 2nd place winners are listed below:



1st Place
Ged Corrigan
Jorge "Peaches" Gonzales
Dave Bicko
Rick Schiffhauer



2nd Place
Bob Ruggiero
Shawn Haynal
Brad Malenich
Rob Kraa

VISA

SPECIAL OFFER

OCTOBER - DECEMBER

Looking for a low interest credit card? Need to consolidate your other cards? Apply for the G.A.P. VISA card today and get a 6.9% APRI*

This rate is good for new cards and cash advances from your existing VISA October 1st through December 31st. Call or stop in one of our offices today to get started.

*This introductory rate applies to cash advances and purchases for the first 6 months only. Cash advances or purchases made during this time will remain 6.9% APR until paid in full

Visa in the News

If you are planning to traveling to Europe, especially Croatia, you may notice changes in how you can use your Visa debit and/or credit cards. Starting January 2023, Croatia will be joining the euro zone and the permanent VEPS limits for Croatia will change as detailed in the table below:

In Europe, VEPS limits for magnetic strip and contact chip only apply to unattended transactions for the following merchants:

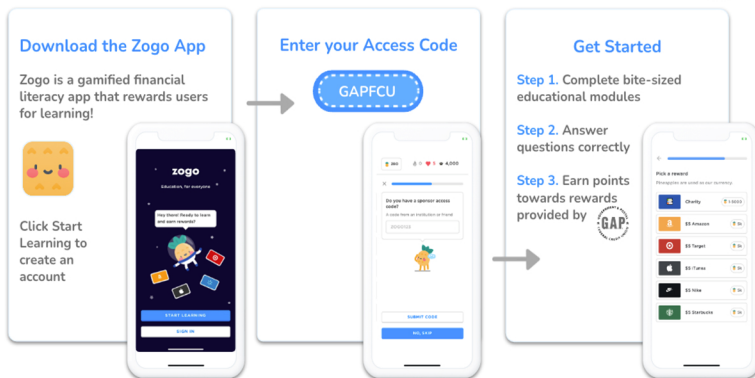
- Local & Suburban Commuter Passenger Transportation, including Ferries
- Passenger Railways
- Bus Lines
- Tolls and Bridge Fees
- Parking Lots, Parking Meters, & Garages

If you plan on traveling to any of those areas in Europe, please do your research to assure you do not lock up any of your cards.

It pays to learn about finance - literally!

Getting started with Zogo!

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



Zogo is a gamified financial literacy app that rewards users for completing bite-sized financial literacy lessons on intelligently saving, spending, and managing their money. The app includes nearly 400 modules with 22 different topics, from opening a bank account to saving for retirement - and everything in between.

By completing modules, taking interactive five-question quizzes, and participating in daily trivia games, users earn virtual "pineapples" and work toward real-life rewards - like a **\$5 gift card to one of their favorite stores!**

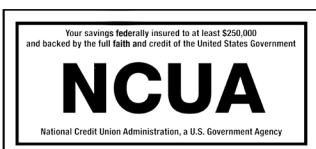


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