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## WELCOME TO G.A.P. FEDERAL CREDIT UNION!

DID YOU KNOW AS AN EMPLOYEE or MEMBER OF THE  
**Johnstown Rifle and Pistol Club, Inc.**,  
YOU AND YOUR FAMILY ARE ELIGIBLE TO JOIN OUR CREDIT UNION!

*Let us introduce ourselves...*

We Are a Full Service Credit Union located **Downtown** in the Post Office building at 111 Franklin Street, Room 224, in **Richland** at 194 Donald Lane, Suite 3, next to Lockheed on Industrial Park Road and in **Northern Cambria** at 387 Theatre Road, Carrolltown.

Three Convenient Locations with Drive-up Service in Richland until 5:00 p.m. daily, 5:30 p.m. on Thursday's, & 9:00 a.m. to Noon on Saturday's, Wednesday evenings from 6:00 P.M. to 7:00 P.M. at our Northern Cambria office and, a "No Surcharge" ATM at our Richland and Northern Cambria offices. Star® Is Always Open.

LOGON to [www.gapfcu.org](http://www.gapfcu.org) or, catch our newsletters in your quarterly statements for all the latest credit union news, rates & services.

ACCESS YOUR ACCOUNTS ONLINE. Currently through **GAP ACCESS**, members can access account histories, view/print canceled checks, transfer between accounts and make loan payments. **ELECTRONIC BILL PAY (EBP)** is available "free" with direct deposit of your net check. **GO GREEN** with **E-STATEMENTS!** Ask to enroll in all three convenient services when you become a member of our credit union "family".

All it takes is a completed membership card with your signature along with a minimum deposit of \$5.00 to open your share account today.

CREDIT UNIONS

*Making a  
World of Difference*



**SIGN UP FOR DIRECT DEPOSIT - THE EASY WAY TO SAVE!**

When you become a member of G.A.P. Federal Credit Union, you'll always have a place where you belong. We offer a wide variety of programs and services designed to meet the unique needs of our members. Our customer-focused staff will be here to assist you face to face, and answer any questions you may have.

Whether it's to open a new account, to ask about a loan, or for any of your financial needs, stop in and see us today. We are here for you.

Need further assistance to join? Or have more questions? Please feel free to call one of our member service representatives for friendly efficient service at any time.

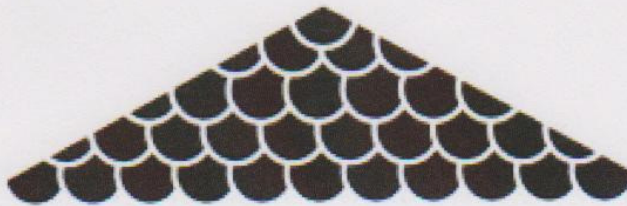
**WE ARE LOOKING FORWARD TO SERVICING ALL YOUR FINANCIAL NEEDS!**

Downtown (814)535-4165 (800)228-9180 Richland (814)266-8446 (877)233-4907  
Carrolltown (814)344-2155 (866)261-7121 [www.gapfcu.org](http://www.gapfcu.org)

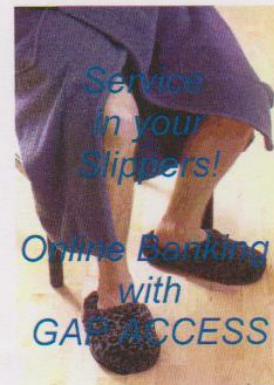
REASONS WHY YOU, AS AN EMPLOYEE or MEMBER  
OF **Johnstown Rifle and Pistol Club, Inc.**,  
SHOULD JOIN A CREDIT UNION.

1. Credit unions are focused on people, not profits. Credit unions operate by a "people helping people" philosophy that is hard to find at many other financial institutions.
2. Credit unions exist to serve people--including people of modest means.
3. Financial education is available to all members. Credit unions help members become better-educated consumers of financial services.
4. As not-for-profit institutions, credit unions offer better rates on credit cards--up to three percentage points lower than the average bank card rate.
5. Credit unions are available in places where banks typically aren't, such as community development neighborhoods.
6. As a member of a credit union, no matter how much money you have on deposit, you have an equal voice in how your credit union is run.
7. Superior service, convenience, and technology. Credit union members receive the service convenience of today's technology through telephone and online banking.
8. Interested in becoming a credit union member? Just ask us. Call any of our offices for information about becoming a member or visit us at [www.gapfcu.org](http://www.gapfcu.org)

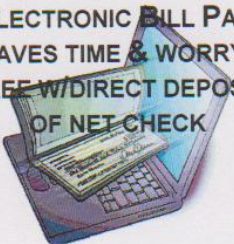
**DIRECT  
DEPOSIT**  
*SAVES*  
**TIME**



*my credit union  
where i belong*



ELECTRONIC BILL PAY  
SAVES TIME & WORRY!  
FREE W/DIRECT DEPOSIT  
OF NET CHECK



**STAR**  
ATM/DEBIT CARDS



CREDIT CARDS