



Golden TIMES QUARTERLY

October 2023

Skip-a-Pay through the Holidays!

Have extra money to spend with Christmas Skip-a-Pay



Holiday Closings:

Columbus Day

Monday, October 9th

Veteran's Day

Saturday, November 11th

Thanksgiving

Thursday, November 23rd

Christmas

Monday, December 25th

New Year's Day

Monday, January 1st

The holidays are just around the corner. Wouldn't it be nice to have extra money to spend on your holiday shopping? You can! Upon your request, you can skip your November or December loan payment(s) for one month. This agreement extends the repayment period of your loan(s). This offer does not apply to all loans, including term loans, first mortgage loans, loans with payment frequency longer than one month, credit cards, delinquent loans, loans with poor payment history or loans that have had an extension agreement within the last six months. A \$20 maintenance fee will be assessed for each loan. Apply online at gpcu.org.



Now even more rewarding!

Enjoy a new higher rate with Golden Rewards Checking

Enjoy receiving a new higher rate with Golden Rewards Checking account! This is a FREE checking account that pays a phenomenal 4.06% APY¹ with ATM refunds nationwide². To earn these rewards, simply meet the following monthly requirements:

- 1) Complete 10 debit card transactions.
- 2) Enroll and receive e-Statements.
- 3) Access Golden Plains Online before 5 pm on the last day of the month.

There is no minimum balance required and there are no maintenance fees on this FREE checking account. You will automatically qualify for 4.06% annual percentage yield and ATM refunds the first month you open your Golden Rewards Checking account. Earning this fantastic interest rate is as simple as banking in ways that are likely already familiar to you. Apply online today!

¹Annual Percentage Yield. 4.06% APY paid on balances between one penny and \$25,000 and 0.16% APY paid on all amounts above \$25,000 each cycle the minimum requirements are met. If you do not meet the requirements per cycle, your account will still function as a free checking account earning 0.05% APY however it will not receive ATM refunds for that time period. Rates as of 10.1.23. We may change the interest rate and APY at any time after the account is opened. No minimum balance is required. However you must deposit a minimum of \$100 to open this account. Available to consumer accounts only. ²ATM refunds up to \$25 per cycle if requirements are met.

C.U. Succeed Scholarship Program



Golden Plains Credit Union wants to see you succeed! That is why we are sponsoring several \$500 scholarships for our members.

Scholarship applications will be available at all Golden Plains Credit Union locations beginning December 1st, or you can apply online at gpcu.org.

Scholarships are available to Golden Plains Credit Union members, who are enrolled in or who plan to enroll as a full-time student at a university, junior college, or trade school in the fall. In order to be eligible, applicants must be a member of Golden Plains Credit Union. Students are not eligible if the parent is a member and the student/applicant is not a member.

The deadline for applying for a scholarship is March 15th. All applicants will be notified in writing of the decision of the Scholarship Committee no later than May 15th. An application must be submitted each year to be considered for a scholarship.

GPCU supported our members with \$9,000 in scholarships for the 2022/2023 school year. Eighteen students from different high schools throughout the state received money to pay for college. These scholarship recipients were strong in academics and active in their communities. GPCU has been awarding student members since 2007 and has awarded \$131,500 over that time.

Locations

Garden City

1714 E. Kansas Ave.
 620.275.2151
 800.825.7661

1504 Taylor Plaza
 620.275.8187

Ulysses

112 E. Grant
 620.356.4343

Quinter

400 Hwy 212
 785.754.2159

Phillipsburg

475 State Street
 785.543.5267

Liberal

21 Medical Dr.
 620.624.8491

Lakin

109 N. Main
 620.355.6203

Hays

2720 Broadway
 785.628.1007

Hesston

140 N. Main
 620.327.4144

Ellsworth

120 W. 1st St.
 785.472.4172

Parsons

3030 Main St.
 620.421.3080

Wichita

9555 Corporate Hills Dr.
 316.685.9555

Haysville

101 N. Main St.
 316.529.1144

More Adventures for Less

Enjoy 0% APR¹ for 12 months on new credit cards & balance transfers

Experience 'More Adventures for Less' with our limited time 0% APR¹ on a new Golden Plains' credit card and on balance transfers for 12 months. After 12 months, the rate will revert back to the standard interest rate.

Our credit cards offer:

- ²Low Fixed Rates.
- ²No Annual Fee.
- ³No Balance Transfer Fee.
- Cash back with Golden Rewards card; earn up to 1% on purchases automatically.
- Purchasing power & a higher spending limit with a Platinum card.
- Control & convenience at your fingertips with our GPCU Cards app. You can: check balances, report card lost or stolen, setup travel notifications, make a payment, setup alerts & controls and more!

- Local service. Our cards are handled locally so you can drop off your payment or call with questions.

0% is a limited time offer. Apply online at gpcu.org for a Golden Plains' credit card today!

¹Annual Percentage Rate. 0% APR is good for new credit cards and balance transfers for 12 months. After 12 months, the rate will revert back to the ²standard interest rate of 9.9%-13.9% APR is based on credit worthiness. ³No Annual Fee and no Balance Transfer Fee on Platinum, Golden Rewards & Classic Plus credit cards. Certain restrictions apply. Offer is subject to normal credit qualifications, program guidelines, and credit approval. Program, rates, terms and conditions are subject to change without notice. Minimum Finance Charge \$1, Late Payment Fee \$25, Returned Payment fee \$25, International fee 1%. Limited time offer. Federally insured by NCUA. Equal Housing Lender.

Harvesting Memories

Use the money for whatever you choose



Don't let finances get in the way of your fall plans. Borrow up to \$5,000 at 11.99% APR¹ for 24 months with our signature loan. These are very flexible loans and you can use the money for any purpose. Use it to help pay for a vacation, a home improvement project, college, bills or whatever the occasion calls for.

These loans offer the ability to access cash quickly at a low rate without the use of high rate credit cards. We can approve, process and get cash into your pocket quickly. The application process is easy with no collateral required. Visit gpcu.org to apply online.

¹Annual Percentage Rate. Borrow up to \$5,000 at 11.99% Annual Percentage Rate for 24 months with monthly payments of \$47.07 per \$1,000 borrowed. Subject to credit approval. Certain restrictions apply.

Proud Sponsor:

Leave a Legacy
 Foundation

En Español

Translation by
Orlando Corral

Sintonízate con el Ahorro

¡Tendrás dinero extra para gastar en estas fechas Navideñas!

Si calificas, no tendrás que hacer tu pago de préstamo por el mes de Noviembre o Diciembre

Ya viene la Navidad. ¿No te gustaría tener dinero extra para gastar en tus compras Navideñas? ¡Si se puede! Si tú lo deseas, tú puedes prolongar tu pago de Noviembre o Diciembre por un mes. Le llamamos nuestra promoción de "Extensión de pago Navideño".

Este acuerdo extiende el periodo de pago a tu préstamo por un mes. Esto no aplica a préstamos a plazo, préstamos de hipoteca, préstamos que no tengan pagos mensuales, tarjetas de crédito, préstamos atrasados, préstamos con historial de pagos tarde o préstamos que hayan prolongado el pago en los últimos 6 meses. Una cuota de \$20 será recolectada por cada préstamo.

¡Esta es una oferta limitada, así que ven hoy!



Más aventuras por menos

Disfrute del 0% APR¹ durante 12 meses en nuevas tarjetas de crédito y transferencias de saldo

Experimente 'Más aventuras por menos' con nuestro 0% APR¹ por tiempo limitado en una nueva tarjeta de crédito de Golden Plains y en transferencias de saldo durante 12 meses. Después de 12 meses, la tasa volverá a la tasa de interés estándar.

Nuestras tarjetas de crédito ofrecen:

- **²Tarifas fijas bajas.**
- **²Sin tarifa anual.**
- **³Sin cargo por transferencia de saldo.**
- **Reembolso** con tarjeta Golden Rewards; gana hasta un 1% en compras automáticamente.
- **Poder adquisitivo y un límite de gasto más alto** con una tarjeta Platinum.

• **Control y conveniencia** al alcance de su mano con nuestra aplicación Tarjetas GPCU. Puede: consultar saldos, boleta de calificaciones perdida o robada, configurar notificaciones de viaje, realizar un pago, configurar alertas y controles, ¡y más!

• **Servicio local.** Nuestras tarjetas se manejan localmente para que pueda dejar su pago o llamar si tiene preguntas.

Transferir y guardar. Con nuestra tasa de transferencia de saldo del 0% durante 12 meses, ahora es el momento perfecto para transferir sus tarjetas de crédito de alta tasa a una tarjeta de crédito VISA de Golden Plains.

0% es una oferta por tiempo limitado. ¡Solicite en línea en gpcu.org una tarjeta de crédito de Golden Plains hoy!

¹Tasa de porcentaje anual. 0% APR es válido para nuevas tarjetas de crédito y transferencias de saldo durante 12 meses. Después de 12 meses, la tasa volverá a la tasa de interés estándar de 9.9% -13.9% APR se basa en la solvencia crediticia. ²Sin cargo anual ni cargo por transferencia de saldo en tarjetas de crédito Platinum, Golden Rewards y Classic Plus. Se aplican ciertas restricciones. La oferta está sujeta a las calificaciones crediticias normales, las pautas del programa y la aprobación crediticia. El programa, las tarifas, los términos y condiciones están sujetos a cambios sin previo aviso. Cargo mínimo por financiamiento de \$1, cargo por pago atrasado \$25, cargo por pago devuelto \$25, cargo internacional del 1%. Oferta de tiempo limitado. Asegurado federalmente por NCUA. Prestamista de vivienda equitativa.