



"People Helping People" Since 1951

March 2010

# GOLDEN Times Member Newsletter

## Ultimate Credit Card SHOWDOWN

"Crook" doesn't handle your card locally.

**Golden Plains Credit Union Does.**



LIFE... WITH A TOUCH OF GOLD

At Golden Plains Credit Union, we're knocking out the competition to bring you big savings with our credit cards.

We don't believe in charging you an annual fee on our low-interest credit cards. We give you a low rate and our Golden Rewards card gives you up to 1% cash back on your purchases automatically. AND, our credit cards are handled locally, so you can simply drop off your payment at one of our locations or call us if you have any questions about your card.

For a limited time, you can transfer your high-rate card balances to a Golden Plains Credit Union credit card and enjoy our special promotional offer of 3.9% Annual Percentage Rate (APR) on all balance transfers. This is a limited time offer, so don't delay.

Make 2010 the year you say goodbye to high rates and fees and hello to big savings with a Golden Plains Credit Union credit card!

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## Contact Us:

GPCU Main  
P. O. Box 459  
Garden City, KS 67846

gpcu.org  
1-800-825-7661  
(see pg.1 for other locations)

# GPCU Credit Cards

## Our low-interest credit cards benefit you by offering:

- No annual fee.
- No over the limit fee.
- No balance transfer fee.
- Low rates, as low as 9.9% APR\*.
- Online account management.
- The ability to earn up to 1% cash back on your purchases automatically with a Golden Rewards credit card.
- Convenience. Our cards are handled locally. You can simply drop off your payment at one of our locations or call with questions.

*\*Annual Percentage Rate.*

*Product Spotlight:*

*2010 Annual Meeting*  
April 13th at 7 p.m., Clarion Inn

Golden Plains Credit Union will have its 59th Annual Meeting on Tuesday, April 13th at the Clarion Inn, Garden City. Every member is invited to attend. At Golden Plains, you are an owner, with an equal voice in the credit union's future. You exercise that voice each year at the annual meeting. We will have cash prizes, entertainment, refreshments and more!



*En Español*

*Translation by Orlando Corral*

## **Junta Anual 2010**

Abril 13 a las 7 p.m.

Hotel Clarion

Golden Plains Credit Union tendrá su quincuagésima novena junta anual el martes Abril 13, en el Hotel Clarion Inn en Garden City. Cada miembro está invitado. En Golden Plains, tú eres un dueño, con una voz que cuenta en nuestro futuro. ¡Tu ejercitas esa voz en el acto de elegir uno de los Directores cada año en nuestras juntas.

Tendremos premios en efectivo, entretenimiento, refrescos y más!

## **Tarjetas de Crédito GPCU**

Nuestras tarjetas de crédito con interés bajo te ofrecen:

- No hay cuota anual
- No existen sobrecargos por sobre pasar el limite
- Sin cuota para transferir cuenta
- Interés muy bajo de 9.9% PA\*
- Acceso a tu cuenta En-Línea
- Reembolso de 1% en tus compras automáticamente con una tarjeta Golden Rewards
- Conveniencia, nuestras tarjetas son manejadas localmente. Puedes hacer tus pagos aquí, o llamarnos con cualquier pregunta que tengas.

\*Porcentaje Anual

# **La Gran Batalla entre Tarjetas de Crédito**

**¿Quieres un interés bajo y reembolso en efectivo? ¡Solicita tu tarjeta de crédito en GPCU hoy!**

¿Sospechosa, engañosa y falsa- Esto describe a tu compañía de tarjeta de crédito?

En Golden Plains Credit Union, no cobramos una cuota anual en nuestras tarjetas de crédito, que por cierto tienen un interés muy bajo. Nuestra tarjeta Golden Rewards tiene un reembolso en efectivo de 1% en tus compras automáticamente. Nuestras tarjetas de crédito son manejadas localmente, y puedes hacer pagos a tu tarjeta aquí mismo, en cualquiera de nuestras localidades. Y por supuesto aquí estaremos para cualquier pregunta que tengas.

Por un tiempo limitado, puedes transferir tus balances de interés alto a una tarjeta de crédito en Golden Plains Credit Union. Y empieza a disfrutar la gran oferta de 3.9% anual cada vez que transfieras un balance. Esta oferta es de tiempo limitado, así que no tardes.

Dile adiós a intereses y cuotas altas, y dile hola a grandes ahorros con una tarjeta de crédito Golden Plains Credit Union. Ven y solicita una hoy, o también solicita una En-Línea a [www.gpcu.org](http://www.gpcu.org).



Proud Sponsor:  
*The Girl Scouts*

## Golden Tip:

# Can you really erase debt?

***We've all seen and heard the TV and radio ads promising to eliminate our debt. Even though there are legitimate companies, there are things to look for and to be cautious of.***

- If credit counselors charge a high rate, up-front fee or make you sign a contract immediately, it is most likely a scam. Legitimate companies will not pressure you into making quick decisions.
- Some companies will only get rid of errors on your credit report that you could yourself for free by calling your creditors.
- No one can legally give you a new credit identity. Scammers will have you apply for an Employer Identification Number (EIN) and tell you to use it in place of your social security number when applying for new credit. This is illegal and could subject you to fines or prison time.
- Often TV ad companies will negotiate your debt for a lower rate. However, this often leaves you with an undesirable credit report and will make it difficult for you to obtain loans for some time.

Although it sounds good, eliminating debt usually doesn't occur overnight. Take an active approach in the process by knowing what your total debt is, your minimum balances and interest rates. You can call your creditors yourself and see if you are eligible for hardship programs.

## Locations & Hours:

### Garden City

\*1714 E. Kansas Ave., 67846  
 (620) 275-2151 or (800) 825-7661  
 Lobby: 9-5, M-F 9-12, Sat  
 Drive-up: 7:45-6, M-F 9-12, Sat

\*Dillons East, 1305 E. Kansas Ave.  
 (620) 271-0680

\*Dillons West, 1211 Buffalo Jones Rd.  
 (620) 275-8187

Dillons Hours: 11-7, M-F 11-6, Sat

1135 College Dr., Ste. C  
 (620) 276-8175 or (877) 775-8175  
 Lobby: 9-5, M-F, 10-1 p.m. Sat

\*Country Corner EAST  
 Hwy 50 & Campus Dr.

\*Quicker Market  
 4005 E. Hwy 50

### Ulysses

\*112 E. Grant, 67880 (620) 356-4343  
 Lobby & Drive-up: 8:30-4:30, M-F 9-12, Sat

### Quinter

\*400 Hwy 212, 67752 (785) 754-2159  
 Lobby & Drive-up: 8-4, M-F 9-12, Sat, Drive-up only

### Phillipsburg

\*475 State Street, 67661 (785) 543-5267  
 Lobby: 9-4, M-F

Drive-up: 8:30-5:30, M-F 8:30-12, Sat

### Liberal

\*21 Medical Dr., 67901 (620) 624-8491  
 Lobby: 9-5, M-F 9-12, Sat

Drive-up: 8:30-6, M-F 9-12, Sat

### Lakin

\*109 N. Main, 67860 (620) 355-6203  
 Lobby: 9-5, M-F 9-12, Sat

Drive-up: 8:30-5:30, M-F 9-12, Sat

### Hays

\*2720 Broadway, 67601 (785) 628-1007  
 Lobby: 9-4, M-F 9-12, Sat

Drive-up: 8-6, M-F 9-12, Sat

\*Denotes ATM Locations

