



# Golden TIMES QUARTERLY

January 2024

## NEW Higher Rate!

### *Enjoy a new higher rate with Golden Rewards Checking*

Now you can enjoy a new higher rate with Golden Rewards Checking! This is a FREE checking account that pays a phenomenal 4.06% APY<sup>1</sup> with ATM refunds nationwide<sup>2</sup>. 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!

<sup>1</sup>Annual 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 1.1.24. 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. <sup>2</sup>ATM refunds up to \$25 per cycle if requirements are met.

## More Adventures for Less

### *Enjoy 0% APR<sup>1</sup> for 12 months on new credit cards & balance transfers*



Experience 'More Adventures for Less' with our limited time 0% APR<sup>1</sup> 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:

- <sup>2</sup>Low Fixed Rates.
- <sup>2</sup>No Annual Fee.
- <sup>3</sup>No 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.

**Transfer & Save.** With our 0% Balance Transfer Rate for 12 months, now is the perfect time to transfer your high rate credit cards to a Golden Plains' VISA Credit Card.

0% is a limited time offer. Apply online at [gpcu.org](https://gpcu.org) for a Golden Plains' credit card today!

<sup>1</sup>Annual 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 <sup>2</sup>standard interest rate of 9.9%-13.9% APR is based on credit worthiness.

<sup>3</sup>No 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.



# ACH Payments

## Experience convenience & security with ACH payments

Save time and enjoy the convenience and security when you make ACH payments on your loans. What is an ACH payment? An ACH (Automated Clearing House) Payment is an electronic funds transfer between accounts at two different banks.

Benefits of ACH Payments:

- **Automatic:** set it up once & forget it.
- **Convenience:** avoid writing monthly checks & missing due dates.
- **Security:** payments are secure with payment encryption; there is nothing to get lost in the mail.

We make it easy for you to setup your ACH payments. Visit [gpcu.org](http://gpcu.org) to learn more.

# Freedom 12 e-Checking

## It's Cash-tastic! Free Checking rewards you with 2% cash back<sup>1</sup>!

Accelerate your way to cash back rewards! Freedom 12 e-Checking is a FREE checking account that pays 2% cash back on debit card purchases when monthly requirements are met. Earn up to \$12 cash back per month (\$144 per year). Cash back is earned on up to \$600 in net monthly purchases, with up to \$12 in ATM refunds. To earn 2% cash back, simply meet the following monthly requirements:

- 1) Complete 12 VISA debit card transactions.
- 2) Enroll and receive e-Statements.
- 3) Login to Golden Plains Online.

There is no minimum balance required, there are no maintenance fees and there is no minimum deposit to open this FREE checking account. You will automatically qualify for 2% cash back and ATM refunds the first month you open your Freedom 12 e-Checking account. Earning cash back is as simple as banking in ways that are likely already familiar to you.

Visit [gpcu.org](http://gpcu.org) and apply online today!

<sup>1</sup>2% cash back paid on up to \$600 in net monthly purchases, with up to \$12 in ATM refunds when monthly requirements are met. Monthly cash back paid up to \$12 per month. No minimum balance is required. No monthly service charge. No minimum deposit to open. Certain terms & conditions apply. Subject to credit approval. Contact the credit union for membership details. Federally insured by NCUA.

# C.U. Succeed Scholarship Program

## Golden Plains Credit Union Scholarships now available



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 or you can apply online at [gpcu.org](http://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.



## 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



# Protect what matters most

Home, Auto, Life Insurance – Compare options & get a FREE quote

You may not be able to predict the future, but you can take steps to prepare for it. Whether it's your health, your family, your home, or your business, Golden Plains Insurance Agency, LLC can help you protect the things that really matter to you. We offer a variety of insurance options.

**Home:**

The things you love should be protected. Keep your home and valuables safe from the unexpected with a policy tailored to your needs and budget.

**Renters:**

A little coverage for you renters out there. These policies help safeguard your personal property.

**Auto Insurance:**

Help assure your loved ones some peace of mind with low premiums and high rewards.

**Life:**

Help provide a financial safety net for your loved ones when they need it most. There are a variety of options designed to fit your budget and provide the right level of protection.

**AD&D:**

Accidental Death & Dismemberment

**Business:**

Whether your business is large or small, our business insurance plans can cover all aspects of your day to day.

Visit [gpcu.org](http://gpcu.org) and click on "Insurance Agency" to compare options and to get a FREE quote today.

**Proud Sponsor:**

**Panther Plains & Golden Dragon  
Student-Run Credit Unions**

# En Español

Translation by  
Orlando Corral

## Golden Plains Credit Union tiene becas disponibles

¡Golden Plains Credit Union quiere que usted sea un triunfador! Por eso es que estamos patrocinando becas de \$500 para nuestros miembros.

Las becas están disponibles para los miembros de Golden Plains Credit Union que están inscritos tiempo completo en una universidad o colegio comunitario en el otoño. Solicitudes para estas becas están disponibles en todas las locaciones de GPCU. Todas las solicitudes deben de ser sometidas antes de Marzo 15.

Los elegidos serán notificados por escrito por el comité de becas. Los seleccionados serán notificados a mas tardar Mayo 15. Una solicitud es requerida cada año para ser considerado para una beca.



## Más aventuras por menos

*Disfrute del 0% APR<sup>1</sup> durante 12 meses en nuevas tarjetas de crédito y transferencias de saldo*

Experimente 'Más aventuras por menos' con nuestro 0% APR<sup>1</sup> 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:

- **<sup>2</sup>Tarifas fijas bajas.**
- **<sup>2</sup>Sin tarifa anual.**
- **<sup>3</sup>Sin 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](http://gpcu.org) una tarjeta de crédito de Golden Plains hoy!

<sup>1</sup>Tasa 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. <sup>2</sup>Sin 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.



LIFE... WITH A TOUCH OF GOLD