



Golden TIMES QUARTERLY

April 2026

Come Sail Away

Skip past your next loan payment with our Summer Skip-a-Pay!

Free up some extra cash this summer and sail past your next loan payment. Upon your request, you may skip your May or June loan payment(s) for one month with our Summer Skip-a-Pay. This agreement extends the repayment period of your loan(s).

Loans on payroll deduction will still have the amount of the loan payment deducted from your check, but the money will be deposited to shares and can be withdrawn at your request. If you have an automatic payment, please allow 30 days before your due date for processing.

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 6 months. A \$20 maintenance fee will be assessed for each loan.

Sail past your next loan payment with our Summer Skip-a-Pay!
Apply online today at gpcu.org.

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:

- ²**Low Fixed Rates.**
- ²**No Annual Fee.**
- ³**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 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.



Mobile Deposit

Experience convenience

Mobile Wallet

Paying with your Golden Plains debit or credit card just became even more simple. Sign up today and enjoy the convenience of paying via your phone. Mobile wallet payments with Apple Pay, Google Pay and Samsung Pay make in-store and restaurant checkouts faster and easier.

Fast, Convenient Checkout

Checkout with the touch of your finger using digital wallet payments on your smartphone.

Easy Enrollment

GPCU credit and debit cards are compatible with major digital payment apps. To enroll, snap a photo of your GPCU card, type in a few more details and you're all set. Your future checkouts will be faster and safer.

App. Snap. Deposit! Deposit your checks with ease - day or night from virtually any location with Mobile Deposit. This convenient service simplifies deposits and saves time by eliminating a trip to the branch. It requires only a few taps and camera clicks. Mobile Deposit is available through our GPCU Mobile banking app for qualifying checking accounts.

To get started, apply for this service through GPCU Mobile. Once approved, access this service through GPCU Mobile and click on Check Deposit. Photos must be taken of the front and back of the check and the back of the check needs to be endorsed with **FOR MOBILE DEPOSIT ONLY Golden Plains Credit Union**.

Enjoy the convenience of depositing your checks quickly and with ease from anywhere. Visit gpcu.org to learn more about Mobile Deposit.



Locations

Garden City

1714 E. Kansas Ave.
620.275.2151
800.825.7661

1504 Taylor Plaza
620.275.8187

Ulysses

112 E. Grant
620.765.7900

Quinter

400 Hwy 212
785.301.2858

Phillipsburg

475 State Street
785.543.5267

Liberal

21 Medical Dr.
620.624.8491

Lakin

109 N. Main
620.765.7050

Hays

2720 Broadway
785.628.1007

Hesston

140 N. Main
620.327.4144

Parsons

3030 Main St.
620.421.3080

Wichita

9555 Corporate Hills Dr.
316.685.9555

Haysville

101 N. Main St.
316.529.1144

Freedom 12 e-Checking

It's Cash-tastic! Free Checking rewards you with 2% cash back!

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 and apply online today!

*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.

Proud Sponsor:

GCCC Endowment Auction

En Español

Translation by
Orlando Corral

Aplicación de tarjetas GPCU

**Administre fácilmente
sus tarjetas desde
cualquier lugar**

Con nuestra nueva aplicación GPCU Cards, experimente el control y la conveniencia al alcance de su mano. Puede administrar fácilmente sus tarjetas de crédito y débito de GPCU desde cualquier lugar.

Utilice la aplicación para:

- Consultar saldos.
- Encienda y apague su tarjeta.
- Transacciones en disputa.
- Activación de tarjeta.
- Realizar un pago.
- Configurar alertas de transacciones.
- Configurar controles de ubicación.
- Ver el historial de la cuenta.
- Reportar tarjeta perdida o robada.
- Configurar notificaciones de viajes.

Nuestra aplicación le brinda más control sobre cómo se utilizan sus tarjetas de crédito y débito para ayudar a prevenir el fraude y el abuso.

¡Descargue la aplicación
Tarjetas GPCU hoy y
disfrute de la conveniencia!



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:

- ² Tarifas fijas bajas.
- ² Sin tarifa anual.
- ³ 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 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.