



Golden TIMES QUARTERLY

October 2026

From Vacations to Renovations

One loan. Endless possibilities.

Life doesn't always go according to plan. Whether you're taking a holiday road trip or tackling home improvements, our signature loan special can help you move forward with confidence. With a fixed rate, predictable monthly payment and flexible uses, it's a simple way to handle whatever life brings your way. Borrow up to **\$6,000** at **9.99% APR¹** for **24** months. Apply today and once approved, we process your loan and funds can be provided quickly.

Take the trip

Ready to hit the road and make memories that last long after the holidays? Our signature loan can make your holiday vacation a reality. Enjoy time away from busy schedules to relax, unwind and spend time with the people who matter most.

Home improvements

Planning a renovation, repair or upgrade? Use the funds to refresh your kitchen, replace flooring, transform your landscaping or tackle other home improvement needs. Create the home you love without relying on high-interest credit cards.

Consolidate debt

Juggling multiple credit card payments? Our signature loan can help you consolidate balances into one simple, predictable monthly payment.

When life happens

Unexpected expenses can arise at the worst possible time. Car repairs, medical bills, emergencies, appliance updates and other unplanned expenses can strain your budget. Our signature loan can provide the funds you need with a predictable monthly payment.

Ready to apply?

The application process is easy, with no collateral required. Enjoy up to 60 days until your first payment is due. These loans are very flexible and you can use the money for any purpose.

Apply online at gpcu.org today!

¹Annual Percentage Rate. Borrow up to \$6,000 at 9.99% APR for 24 months. 24 monthly payments of \$46.14 per \$1,000 borrowed. Subject to credit approval. Certain restrictions apply. Limited time offer. Federally insured by NCUA. Equal Housing Lender.

Holiday Closings:

Columbus Day

Monday, October 12th

Veteran's Day

Wednesday, November 11th

Thanksgiving

Thursday, November 26th

Christmas Eve

Thursday, December 24th (at 1pm)

Christmas

Friday, December 25th

New Year's Day

Friday, January 1st



Financial Guidance for the Road Ahead

We're here to help you achieve your financial goals

Whether you are just starting out on your financial journey or preparing for retirement, our credit union advisory team can help you establish a clear path to achieve your financial goals. You will have your own wealth management team, led by your dedicated advisor, who will provide financial advice and investment management.

Conversations at your convenience

Our financial advisors are available via phone, email, and video conference.

Golden Plains' Team Helps You Succeed

We provide a full range of wealth management services. You can come to us with any financial questions - whether they are complex or simple. As a valued member we are here to help you navigate your financial life.

Financial Planning

Your advisor can help you define your goal and analyze your options to develop and implement a personalized financial strategy. We can help you with budgeting, retirement planning, college planning, trust & will planning and more!

Investments

Our investment team works to determine the appropriate investment strategy based on your goals and feelings about risk.

Online Financial Dashboard

You will have 24/7 access to your own online financial dashboard where you can easily track and manage your financial goals and investments.

Meet Your Advisors



Evan Kulak

Evan@cuwgroup.com
(620) 213-8208



Michael McDermott

Michael@cuwgroup.com
(620) 213-8207

To learn more about our wealth management program, visit our website at gpcu.org.

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

Parsons

3030 Main St.
620.421.3080

Wichita

9555 Corporate Hills Dr.
316.685.9555

Haysville

101 N. Main St.
316.529.1144



Skip-a-Pay through the Holidays!

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

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.

C.U. Succeed Scholarship Program



Golden Plains Credit Union wants to see you succeed! That is why we are sponsoring several 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.

Golden Plains Credit Union will support our members with \$10,000 in scholarships for the 2026/2027 school year. Twenty students from different high schools throughout the state will receive 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 \$173,000 over that time.

Proud Sponsor:
**Leave a Legacy
Foundation**

En Español

Translation by
Orlando Corral

¡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? ¡Sí 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 ²estándar de 9.9% -13.9% APR se basa en la solvencia crediticia. ³Sin 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