



Golden TIMES QUARTERLY

April 2023

Get a headstart on holiday expenses

Open a Christmas Club Savings account

The holidays deserve some extra attention. Whether you are saving for special gifts or holiday travel plans, alleviate stress when you open a Christmas Club Savings account. Start now and slowly build your savings over time. Saving is easy. Save a little every payday or whenever you have spare funds. This account earns interest until the funds are transferred back to you during the first part of November, just in time for holiday shopping.

Enjoy a more relaxing holiday season knowing you are financially prepared for holiday expenses with a Christmas Club Savings account. Visit gpcu.org to open your Christmas Club Savings account today!



Now even more rewarding!

Enjoy a new higher rate with Golden Rewards Checking

Enjoy receiving a new higher rate with Golden Rewards Checking! This is a FREE checking account that pays a phenomenal 2.56% 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 2.56% 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. 2.56% 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 1.1.23. 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.



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.

Freedom 12 e-Checking

It's Cash-tastic! Free Checking rewards you with 2% cash back¹!

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!

¹2% 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.



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



Boost your Savings!

Enjoy flexibility & higher earnings with
our Money Market account

Elevate your savings with our Golden Investor Money Market Savings account. Earn up to 2.00% APY¹ on savings balances \$100,000 or greater. This account offers flexibility and higher earnings for short-term investments. Dividends are paid weekly with higher rates for larger balances.

Because money market accounts generally earn higher rates than standard savings accounts, they help grow your funds faster. When used alongside other types of deposit accounts, money market

accounts can give your savings an extra boost.

Our Golden Investor account can be a great way to save for long-term goals like an emergency fund or a large purchase. And funds can be accessed easily.

If you have any questions or if you would like to open a Golden Investor Money Market account, visit a local Golden Plains branch or give us a call at 1.800.825.7661.

¹Annual Percentage Yield. The APY is accurate as of January 2023. Savings dividends may change after the account is opened and is subject to change at any time. Fees may reduce earnings on account.

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:

- **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.



LIFE... WITH A TOUCH OF GOLD