



Golden TIMES QUARTERLY

January 2023

Now even more rewarding!

Enjoy a new higher rate with Golden Rewards Checking

Receive 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

Enjoy 0% APR¹ for 12 months on new credit cards & balance transfers FOR LESS

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:

- ²Low Fixed Rates.
- ²No Annual Fee.
- ³No Balance Transfer Fee.
- **Cash back** with Golden Rewards card; earn up to 1% on purchases automatically.

• **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.



• **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!



LIFE... WITH A TOUCH OF GOLD



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.

GPCU Cards App

Easily manage your cards from anywhere

With our GPCU Cards app, experience control and convenience at your fingertips. You can easily manage your GPCU credit & debit cards from anywhere.

Use the app to:

- **Check balances.**
- **Turn your card on & off.**
- **Dispute transactions.**
- **Card activation.**
- **Make a payment.**
- **Setup transaction alerts.**
- **Setup location controls.**
- **View account history.**
- **Report card lost or stolen.**
- **Setup travel notifications.**

Our app gives you more control over how your credit & debit cards are used to help prevent fraud and abuse. Download the GPCU Cards app today and enjoy the convenience!



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 sound 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 and click on "Insurance Agency" to compare options and to get a FREE quote today.

C. U. Succeed!

Golden Plains Credit Union Scholarships now available

Golden Plains Credit Union wants to see you succeed! That's 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.

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.



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% 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.



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