



Golden TIMES QUARTERLY

October 2022

Christmas Cash!

Make the holidays brighter with a Christmas Loan



Stuffing your holiday stockings has never been easier! Borrow up to \$5,000 at 9.99% APR¹ for 24 months with our Christmas Cash Loan. Or you can borrow \$1,500 at 7.99% APR¹ for 11 months. These loans are very flexible and you can use the money for any purpose. Use it to pay for Christmas gifts for your loved ones, a Christmas vacation or whatever the occasion calls for. Our Christmas loan offers the ability to access cash quickly at a low rate without the use of high rate credit cards. We can approve, process and get cash into your pocket quickly.

The application process is easy, with no collateral required. And enjoy 60 days until the first payment is due. Apply online at gpcu.org today!

¹Annual Percentage Rate. Borrow up to \$5,000 at 9.99% Annual Percentage Rate for 24 months with monthly payments of \$46.15 per \$1,000 borrowed. Borrow up to \$1,500 at 7.99% Annual Percentage Rate for 11 months with monthly payments of \$9.46 per \$100 borrowed. Subject to credit approval. Certain restrictions apply. Federally insured by NCUA.

HOLIDAY CLOSINGS:

Columbus Day
Monday, October 10th

Veteran's Day
Friday, November 11th

Thanksgiving
Thursday, November 24th

Christmas Eve
Saturday, December 24th

Christmas
Monday, December 26th

New Year's Day
Monday, January 2nd



Golden Plains
CREDIT UNION

LIFE... WITH A TOUCH OF GOLD



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 \$500 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.

GPCU has supported our members with \$9,000 in scholarships for the 2022/2023 school year. Eighteen students from different high schools throughout the state received 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 \$131,500 over that time.



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



Enjoy 0% APR¹ for 12 months on **FOR LESS** 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 %. Limited time offer. Federally insured by NCUA. Equal Housing Lender.

Proud Sponsor:
Leave a Legacy
Foundation

En Español

Translation by
Orlando Corral

¡Efectivo de Navidad!

*Haz que las
fiestas sean más
brillantes con
un préstamo de
Navidad*

¡Rellenar tus calcetas navideñas nunca ha sido tan fácil! Pide prestado hasta \$5,000 al 9.99% APR¹ por 24 meses con nuestro Préstamo de Navidad. O puedes pedir prestado \$1,500 al 7.99% APR¹ por 11 meses.

Estos préstamos son muy flexibles y puedes utilizar el dinero para cualquier propósito. Úsalo para pagar los regalos de Navidad para tus seres queridos, unas vacaciones de Navidad o lo que la ocasión requiera. Nuestro préstamo de Navidad ofrece la posibilidad de acceder a efectivo rápidamente a una tasa baja sin el uso de tarjetas de crédito con tasas altas. Podemos aprobar, procesar y poner dinero en efectivo en tu bolsillo rápidamente.

El proceso de solicitud es fácil, sin necesidad de garantías. Y disfruta de 60 días hasta que venza el primer pago. ¡Solicita en línea en gpcu.org hoy!

¹Tasa Porcentual Anual. Pide prestado hasta \$5,000 a una tasa de porcentaje anual del 9.99% durante 24 meses con pagos mensuales de \$46.15 por cada \$1,000 prestados. Pide prestado hasta \$1,500 a una tasa de porcentaje anual del 7.99% durante 11 meses con pagos mensuales de \$9.46 por cada \$100 prestados. Sujeto a aprobación de crédito. Se aplican ciertas restricciones. Asegurado federalmente por la NCUA.



Programa de becas disponibles en GPCU

*¡Golden Plains Credit Union quiere verte triunfar!
Por eso tiene un nuevo programa de becas de
\$500 para nuestros miembros.*

Solicitudes para estas becas están disponibles en todas nuestras localidades a partir del primero de Diciembre, o también puedes someter tu solicitud en línea en la sección de solicitudes en la parte superior de nuestra página gpcu.org.

Las becas están disponibles para miembros de GPCU que estén inscritos o piensan inscribirse en una universidad tiempo completo en el otoño. Para poder ser elegible se tiene que ser un miembro de Golden Plains Credit Union. Los estudiantes que no sean miembros no serán elegibles para recibir esta beca.

Las solicitudes tendrán que ser sometidas a más tardar el 15 de Marzo. Los ganadores serán notificados por escrito a más tardar Mayo 15. Solo una solicitud por año será considerada.

GPCU ha ayudado a estudiantes con \$9,000 en becas para el año escolar del 2022/2023. Veinte estudiantes de diferentes escuelas en el estado han recibido dinero para pagar la universidad. Estos estudiantes contaban con excelentes calificaciones y son activos en sus comunidades, GPCU ha estado brindando becas a nuestros miembros desde el 2007 y ha regalado más de \$131,500.