



Golden TIMES QUARTERLY

October 2020

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. **There is no fee to skip your loan payment(s).**

Apply online at gpcu.org and click on our Christmas Skip-a-Pay form.



HOLIDAY CLOSINGS:

Columbus Day

Monday, October 12th

Veteran's Day

Wednesday, November 11th

Thanksgiving

Thursday, November 26th

Christmas Eve

Thursday, December 24th
(CLOSED at 1 pm)

Christmas

Friday, December 25th

New Year's Day

Friday, January 1st

Christmas CASH

Make the holidays brighter with a Christmas Loan



Stuffing your holiday stockings has never been easier! Borrow up to \$4,000 at 6.99% APR¹ for 18 months with our Christmas Loan.

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 \$4,000 for 18 months at 6.99% APR with monthly payments of \$59.02 per \$1,000 borrowed. Subject to credit approval. Certain restrictions apply. Federally insured by NCUA.

Rewards Behind every purchase¹

For a limited time, enjoy 0% APR² on a new Golden Plains Credit Union credit card and on balance transfers. After 7 months, the rate will revert back to the standard interest rate. Our Credit Cards offer:

- **Low Annual Percentage Rate.**
- ¹**Cash back** with Golden Rewards card; earn up to 1% on purchases automatically.
- **Purchasing power & a higher spending limit** with Platinum card.
- **Convenience.** Our cards are handled locally, so you can drop off your payment or call with questions.
- ³**No Annual Fee.**
- ³**No Balance Transfer fee.**

Transfer & Save. With our 0% Balance Transfer Rate for 7 months, now is the perfect time to transfer your high rate credit cards to a Golden Plains VISA Credit Card.



¹Cash back rewards on Golden Rewards credit cards. ²Annual Percentage Rate. 0% APR is good for new credit cards and balance transfers for the first 7 months. After 7 months, the rate will revert back to the standard interest rate of 9.9%-15.9% APR based on credit worthiness. ³No Annual Fee and no Balance Transfer Fee on Platinum, Golden Rewards & Classic Plus credit cards. Minimum Finance Charge \$1, Late Payment Fee \$25, Returned Payment fee \$30, International fee 1%. Limited time offer. Subject to Credit Approval. Certain restrictions apply. 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



C.U. Succeed Scholarship Program

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 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 \$10,000 in scholarships for the 2020/2021 school year. Twenty 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 \$110,000 over that time.

Wherever you go, there we are *Easily manage your credit cards on the go*

We have partnered with a new credit card processor and now you can receive improved functionality with our new online management tool. Easily manage your credit card from anywhere and enjoy these neat features:



- MAKE A PAYMENT.
- VIEW TRANSACTIONS.
- VIEW STATEMENTS.
- COMPLETE BALANCE TRANSFERS.
- DISPUTE A TRANSACTION.
- REPORT CARDS LOST OR STOLEN.
- MAKE TRAVEL NOTIFICATIONS
- AND MORE!

You will have to register the first time you access this new site. Visit our website at gpcu.org and click on the **Manage** tab then select **Manage your VISA**. And then relish the ease of managing your Golden Plains' credit card on the go!

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? ¡Si 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. No hay ningún cargo por saltarse los pagos de su préstamo(s).

¡Esta es una oferta limitada, así que ven hoy!



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 \$10,000 en becas para el año escolar del 2020/2021.

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 \$110,000.