



Golden TIMES QUARTERLY

October 2024

Greenlight

Raising financially smart kids just got easier.

We've partnered with Greenlight to support you in teaching your kids about smart money management. Greenlight is a financial education app and debit card for kids and teens. It allows parents to instantly send their kids money, set up chores & allowance, create savings goals and more. Best of all, Greenlight is complimentary for Golden Plains Credit Union members.

Smart money habits for life

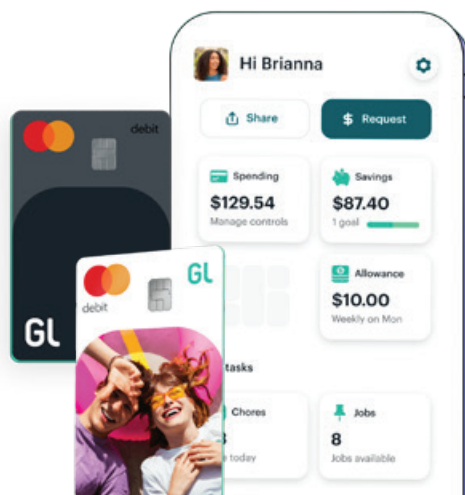
- ✓ Interactive Financial Literacy games
- ✓ Budgeting and balance tracking

Cashless convenience

- ✓ Debit cards for up to 5 kids
- ✓ Secure, instant transfers
- ✓ Automated chores and allowance

Peace of mind

- ✓ Real-time spending notifications
- ✓ Flexible parental controls
- ✓ On/off toggle for kids' cards



Get started with Greenlight:

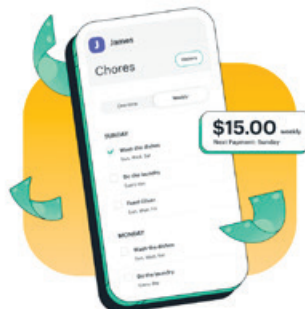
1 Complete Your Registration



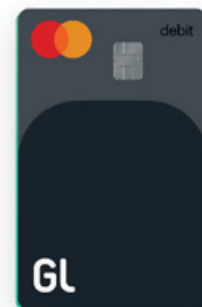
2 Download the Greenlight App



3 Teach Healthy Financial Habits



4 Your Cards Will Arrive in 7-10 Business Days



Golden Plains members receive FREE* access to this exclusive member perk. Register at: greenlight.com/gpcu or scan the QR code here.

Kids and parents log in to the same Greenlight app but have two different experiences. Look for this icon on your app store.

Get started by customizing chores and allowance, sending funds, setting savings goals and much more.

Open your Greenlight App, activate your card, and enjoy banking made simple.



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.

Holiday Closings:

Columbus Day

Monday, October 14th

Veteran's Day

Monday, November 11th

Thanksgiving

Thursday, November 28th

Christmas Eve

Tuesday, December 24th (at 1pm)

Christmas

Wednesday, December 25th

New Year's Day

Wednesday, January 1st

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.

Golden Plains Credit Union will support our members with \$11,000 in scholarships for the 2024/2025 school year. Twenty-two 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 \$151,500 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

Parsons

3030 Main St.
620.421.3080

Wichita

9555 Corporate Hills Dr.
316.685.9555

Haysville

101 N. Main St.
316.529.1144

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:

- ²Low Fixed Rates.
- ²No Annual Fee.
- ³No 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.

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