



Golden TIMES QUARTERLY

October 2025

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.

Get started with Greenlight:

1 Complete
Your
Registration



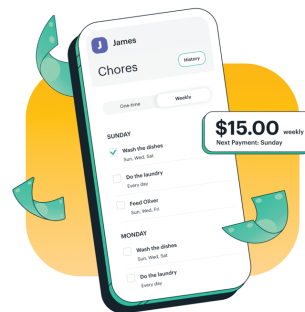
Golden Plains members receive complimentary access to this exclusive member perk. Register at: greenlight.com/gpcu or scan the QR code here.

2 Download the
Greenlight
App



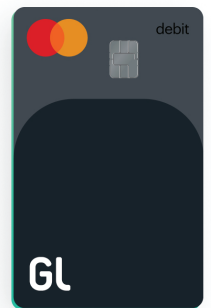
Kids and parents log in to the same Greenlight app but have two different experiences. Look for this icon on your app store.

3 Teach Healthy
Financial
Habits



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

4 Your Cards Will
Arrive in 7-10
Business Days



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

e-Statements

The Secure Way to Monitor your Finances

e-Statements are an electronic version of your paper statement delivered securely through online banking.

e-Statement Benefits

- **Easy access:** Enjoy secure access to e-Statements (up to 12 months of statements).
- **Fraud deterrence:** Remove the paper trail and reduce your chance of identity theft.
- **Eco-friendly:** e-Statements help reduce paper usage.

Easy e-Statement Enrollment

It's simple to go green. Register thru online banking at gpcu.org or download the **GPCU Mobile** app. Enroll by clicking the **e-statements** tab within online banking or the mobile app.



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 13th

Veteran's Day

Tuesday, November 11th

Thanksgiving

Thursday, November 27th

Christmas Eve

Wednesday, December 24th (at 1pm)

Christmas

Thursday, December 25th

New Year's Day

Thursday, 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 \$10,500 in scholarships for the 2025/2026 school year. Twenty-one 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 \$162,500 over that time.



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.



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

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. 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.