

GREAT PLAINS

FEDERAL CREDIT UNION

January 2019

We've Raised Deposit Rates!

Take a **L O O K**

1 Year CD As high as
1.96%APY*

2 Year CD As high as
2.27%APY*

3 Year CD As high as
2.52%APY*

4 Year CD As high as
2.73%APY*

5 Year CD As high as
3.14%APY*

1 Year IRA CD
1.96%APY*

2 Year IRA CD
2.27%APY*

3 Year IRA CD
2.52%APY*

Money Market Checking
0.75%APY*

* CD = Certificate of Deposit

Minimum required balance = \$500

Higher balances may be required to earn highest rate for each CD term

Money Market Checking minimum required balance = \$2,500

APY = Annual Percentage Yield

Shorter-term CD and IRA options available

Secure Ways to Grow Your Money and Retirement

Great Plains offers secure ways to grow your money and retirement. There are many types of investment options out there. If you're looking for a low-risk investment with secure savings at above-market fixed rates, then a Great Plains Share Certificate, aka certificate of deposit (CD), or IRA Certificate could be your solution.

With higher rates than a traditional savings account, CDs and IRAs are ideal tools for growing your money quicker. Additional benefits of these types of CDs include:

- Dividends paid monthly, quarterly, or at maturity and can be paid out or added back into certificate
- Flexible terms
- Fixed and predictable return on your investment
- Offers convenient renewal
- Funds insured to at least \$250,000 by the National Credit Union Administration
- IRA Certificates offer tax-deferred earnings

Contact or stop by your nearest branch location. Our friendly staff will help you choose the right CD based on your personal investment needs. While longer term CDs often yield better rates, your current 06640 financial goals may call for a more short-term option. We'll work with you to determine what's best for your situation.



The Perfect Gift

For that VERY

SPECIAL

SOMEONE

You're probably not surprised that Great Plains was late again with your Christmas gift. We hope you weren't offended but this year we got you a larger size. Of course we're talking about the year-end interest rebates and bonus dividends. **In 2018 we gave back the most ever!**

Members in good standing will see deposits on 12/31/18 for rebates in the amount of 25% of what the interest they paid on their loans. They will also see a bonus dividend for 25% of the total dividends they earned on their deposits for the year. For example, if the total 2018 interest you paid on loans was \$500 you will get back \$125. And, if the total dividends earned on your deposits was \$100 you'll get a \$25 bonus dividend.

We've always said the more members use our services the more they get back. Now you know we weren't kidding. 2018 was a good 35255 year for member borrowing and use of other services like debit cards. **That makes you our VERY SPECIAL SOMEONE and we just want to say, "Thank You"** for partnering with us to make 2018 such a successful year. Here's to many more!

Home Office:
2306 S Range Line Rd
Joplin, Mo 64804
800-388-1318

Branches:
720 N Main
McPherson, Ks 67460
620-241-4181

123 E Main
Independence, Ks 67301
800-530-5595

2061 S Ohio
Salina, Ks 67401
800-477-7886

605 S Ohio
Salina, Ks 67401
800-369-8536

504 N Buckeye
Abilene, Ks 67410
785-263-2309

110 West D Street
Hillsboro, Ks 67063
620-947-3933

301 N Alvarado
Montezuma, Ks 67867
800-688-3781

3100 E Central Ste B
Wichita, Ks 67214
316-684-1500

510 N East Ave
Columbus, Ks 66725
620-429-4688

120 S Garrison
Carthage, Mo 64836
417-358-8100

Visit our web site at:
www.greatplainsfcu.com



Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Board Member Passes Away



Regrettably we must inform you that another board member has passed away. Joseph (Joe) O'Blak died on November 20th. He was 89 years old.

Joe began serving on the board of

directors in 1994. He worked for Spencer and Gulf Chemical Companies for 30 years before retiring from Gulf in 1983. We appreciate his commitment to the credit union and will miss him greatly.

Annual Meeting 04/26/2019

The 2019 annual meeting of Great Plains Federal Credit Union members will take place on April 26th. It will be held at the high school auditorium in Riverton, Kansas and is scheduled to start at 7:00 p.m.

As a member and owner of the credit union, this gives you an opportunity to hear first-hand details on credit union performance as well as strategies for the future. You also get a chance 49390 to have a say in

the governance of Great Plains by voting for the board of directors.

Of course, another good reason to attend is the giveaways and prizes you can win. A free meal will also be served for members following the meeting. Don't want to miss out on that!

CREDIT UNION MEMBERSHIP
WAY MORE THAN JUST BEING A CUSTOMER

Volunteer Opportunities

As a member of Great Plains Federal Credit Union you are eligible to take part in one of the unique aspects of a credit union...volunteering. You can volunteer to serve on the Board of Directors or Supervisory Committee and help guide the credit union's future.

Board elections are held every year at the 60354 annual meeting. Supervisory Committee members are appointed with no set term. If you are interested in serving in some capacity please contact your local branch or call (800)388-1318 to request a brochure that details volunteer duties and responsibilities. This will provide the information needed to determine if a volunteer position is right for you and if you meet the necessary qualifications.

Those interested in serving should send a letter of interest which includes desired area of service, reasons for interest, and qualifications to:

Great Plains Federal Credit Union
Attn: Nominating Committee
P O Box 2968
Joplin, MO 64803

Applications may also be sent via email to: gpfcu@greatplainsfcu.com. Information must be received by March 1st in order to be considered for the April 2019 elections.

Keep the Good Times Rollin' Along

Like we said on page one, the credit union again paid out an interest rebate and bonus dividend to members in good standing. This makes 11 out of the last 13 years that 58661 members have directly benefited from the credit union's success. You've probably checked your statement to see if you qualified and how much you received.

Other questions that may be going through your mind are how to keep this going and how to get even more back. We're glad you asked. Our members are the most vital

component in our efforts to keep giving back. The more you utilize our services the more we can return back to you. Please review your financial relationships with other institutions and compare them with our services. It will be worth the effort. It may make sense to move other loans, savings, or checking accounts to Great Plains. We certainly know one area where there's no comparison and that is the way we show our appreciation and how much we value our relationship.

ENJOY EXCLUSIVE SAVINGS EVERY DAY



Members have saved nearly \$2 billion with Love My Credit Union® Rewards!

Sprint®

Get a **\$100** cash reward for **each new line** you activate, up to 3 lines. Plus, get a **\$50** cash reward **every year** for as long as you are a **Sprint customer**.

TurboTax®

Save up to \$15 on TurboTax federal tax products.

Love to Shop

Earn cash back at over 1,500 online retailers.

ADT®

Get an exclusive smoke communicator and a \$100 gift card with a NEW ADT monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.

TruStage®

Get trusted protection at true savings with the TruStage Auto & Home Insurance Program.

Get more from your credit union membership at LoveMyCreditUnion.org



Limited time offers. **Activ. Fee:** Up to \$30/line. Credit approval req. **Cash Reward Offers:** Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. **Loyalty Reward:** \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. **Transfer Reward:** Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. **Deposit:** Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker". **Other Terms:** Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. **Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

2018 All Bundle TruStage Stand-alone

©2018 CU Solutions Group 05/2018 141043

Special Points of Interest

Hidden Account Numbers: We have hidden **FIVE** account numbers in the newsletter. If a member finds **their own** account number and calls the credit union to let us know, they will **win \$50**.

Great Plains Federal Credit Union Privacy Notice

FACTS	WHAT DOES GPFCU DO WITH YOUR PERSONAL INFORMATION?	
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number, name, address, account balances, payment history, credit history, and credit scores.	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons GPFCU chooses to share; and whether you can limit this sharing.	
Reasons We Can Share Your Personal Information		
	Does GPFCU Share?	Can You Limit This Sharing?
For our everyday business purposes- Such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes- To offer our products and services to you	YES	NO
For joint marketing with other financial companies	YES	YES
For our affiliates' everyday business purposes- Information about your transactions and experiences	YES	NO
For our affiliates' everyday business purposes- Information about your creditworthiness	YES	YES
For our affiliates to market to you	YES	YES
For our non-affiliates to market to you	NO	WE DON'T SHARE
Questions or To Limit Our Sharing	Contact your local branch or call (800)388-1318. If you are a new member, we can begin sharing your information 30 days from the date we provide this notice. When you are no longer our member, we may continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.	
What we do		
How does GPFCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
How does GPFCU collect my personal information?	We collect your personal information, for example when you: <ul style="list-style-type: none"> • Open an account or deposit money • Apply for a loan, make changes to account ownership information • We also collect your personal information from organizations such as credit bureaus, affiliates or other companies. 	
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to primary account owner.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> • G P Financial Services 	
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • GPFCU does not share with non-affiliates so they can market to you. 	
Joint Marketing	Joint-marketing – A formal agreement between non-affiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • GPFCU shares with financial service providers and insurance companies 	