

GREAT PLAINS

FEDERAL CREDIT UNION

July 2020

Manager Retirement

Alan (Al) Feil, branch manager of the 605 S Ohio, Salina, Kansas location has retired. His last day was June 30th. Al began his 700855 career in financial services soon after college. He worked for Tip Top Credit Union which was acquired by Great Plains.

Al did go over to the "dark side" for a brief time and took a position at a bank. However, he later saw the light and returned to the credit union fold with Bell Telephone Credit Union. Great Plains also later acquired this credit union. Al would probably tell you it's because Great Plains realized it couldn't get along without him.

Al has big, important plans for his retirement which mostly involve spending time with his grandchildren. He wants to let everyone know it has been a privilege serving our members. Well right back at ya, Al. It was a privilege having you on the Great Plains team.



Our "PLASTIC SURGERY" debt consolidation loan special has been extended but TIME IS RUNNING OUT!

Consolidate your credit card and other debt into ONE LOW PAYMENT!
Offer ends July 31, 2020.

Borrow up to \$25,000 for up to 60 months.
Rates as low as 6.30% APR*.

*APR = Annual Percentage Rate. Actual APR dependent on credit qualifications and terms. Certain credit restrictions apply.



The New Normal

All of our lobbies have reopened but if you stop in you will see we are a long way from business as usual. You will still encounter the same friendly smiling faces but it may be behind plexiglass or possibly even a mask. There are distancing markers on lobby floors and the hand sanitizer is flowing freely.

COVID-19 remains a very real part of our lives so we must stay vigilant in doing all we can to minimize the chance for infection. Your physical health is just as important to us as your financial health. That is the reason management has put precautionary measures in place for lobby activity and why members are still encouraged to use remote 004549 access services whenever possible. So please adhere to the precautions enacted and be

respectful of credit union staff when they make requests for you to comply with new policies. They are only following guidelines enacted by management which are meant for your welfare.

One thing that hasn't changed is Great Plains' commitment to supporting our members in good times and not-so-good times. The credit union provided relief to borrowers who 803348 were having difficulty making payments. Loan payment late fees, checking overdraft fees, and most other fees were waived for the months of April and May.

We can't thank you enough for your patience and understanding during this time. Great Plains members are the best!

"Life is a series of natural and spontaneous changes. Don't resist them; that only creates sorrow. Let reality be reality. Let things flow naturally forward in whatever way they like." - Lao Tzu

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



Don't be the MVP for the Wrong Team

One of the unfortunate side effects of the COVID-19 pandemic, like any disaster, is the increase in fraud. A vital part of most scams is an unwitting participant that can be enticed into providing valid personal information.

Scammers are working hard to recruit such individuals for their team. They are contacting individuals with false information. They may be offering supposed virus tests or vaccines. Scammers are also playing on sympathies by requesting charitable contributions or 032284 appealing to those enduring hardships with too-good-to-be true offers. Several state unemployment agencies are experiencing a high volume of fraudulent requests for benefits.

Be on constant alert for these fraud attempts. Independently verify information for any charities you want to help. Do not

respond to offers from unknown sources seeking private information. Scammers will often promise money up front just for you allowing them 072165 to have funds deposited into your account. You may be instructed to keep a portion for your services and then remit the rest back to them in some manner.

Even if you are an innocent victim you can be held responsible for losses incurred due to your participation. Don't be the most valuable player on team Fraud!



Notice of Change to Our Funds Availability Policy

This notice amends the Your Ability to Withdraw Funds portion of the important account information disclosure you received when you opened your account with Great Plains Federal Credit Union. This portion of the disclosure governs the availability of funds depending on the source of the deposit: cash, check, electronic or other deposit type.

Funds availability is governed by Federal Regulation CC. This regulation has been amended to increase availability amounts under certain conditions that do not qualify for same-day availability. Effective July 1, 2020 the first \$225 of checks deposited will be available on the first business day after the date of your deposit. Longer delays may apply if you deposit more than \$5,525 on any one day. These funds will generally be available no later than the seventh business day after the day of your deposit.

New accounts fall under special rules for the first 30 days your account is open. For new accounts, funds from deposits of cash, wire transfers, and the first \$5,525 of a day's total deposits of cashier's, certified, teller's, travelers, and federal, state, and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. The excess over \$5,525 will be available on the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$5,525 will not be available until the second business day after the day of your deposit.

These revisions apply in situations that do not warrant extended holds due to certain conditions that fall outside of standard funds availability policies. The credit union may, at its discretion extend holds in situations where collectability is a concern.

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**.

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