

GREAT PLAINS

FEDERAL CREDIT UNION

January 2021

GIVING BACK YEAR-ROUND

The COVID-19 pandemic has been a disrupting force now for many months. No one knows when things will get back to normal or just what normal will actually look like.

Our members needed help and the sooner the better. So Great Plains provided relief by granting payment deferrals and waiving fees. In the midst of the pandemic nearly **\$200,000 IN FEES WERE WAIVED** allowing members to delay payments and access their funds without penalty. We wanted you to be able to focus on what matters...the health and welfare of your family.

That was just the beginning of giving back for 2020. The board of directors wanted to show appreciation to you and let you know how vital you are to the credit union's success. So interest rebates and bonus dividends were deposited into the accounts of members in good standing on December 31, 2020. **THE TOTAL GIVEN BACK OVER THE LAST 15 YEARS NOW EXCEEDS \$10 MILLION!**

Our hope is that this may brighten your outlook for 2021 and beyond.

**HAPPY NEW
YEAR!**

Online Payment Portal Coming Soon

Our low loan rates make borrowing with Great Plains a real “no-brainer” but now we’re giving you just another reason to do your financing with us by adding more 701885 convenient ways to make your payments. The credit union will soon be adding the ability to make payments via external accounts the way you want, when you want.

Pay anytime by phone or via the web. Use your preferred payment method such as a debit or credit card or by initiating an automated withdrawal from another institution savings or checking account.

If you like the comfort provided from talking to a credit union representative you can still do that. Our staff will still be able to assist you during normal business hours.

NOTE: Convenience fees will be charged for these services.

These services should be available

beginning February 1st. Be watching our website, www.greatplainsfcu.com, for more information.

You still have the ability to make payments by mail via check or money order. Mail delays seem more common due to the COVID-19 pandemic so please be sure to mail your payments at least 7—10 days prior to the due date.

If you want to pay in person, that’s great! We’d love to see you. Walk in to your nearest branch or pull in to the drive 050167 thru. We’ll process your payment and get you on your way.

The best way to make your payments is still via transfer from your Great Plains checking or savings accounts. You can have your payments set up for auto transfer so you don’t have to worry about missing a payment. Payments can also be made within our NetTeller online banking or via our mobile app.



**MAKE PAYMENTS THE
WAY YOU WANT
WHEN YOU WANT**

New Year, New Money Plan

If you're happy to say **goodbye to 2020**, you're not alone. It was a year for the record books and caused many people financial turmoil. So turn your calendar over to 2021, and **get a fresh start** on your budget. Here are five do's and don'ts:

1. Don't think of your budget as a budget, but as a **money plan**. "Budget" can conjure up images of doing without. Instead, a money plan is a way to make sure you are spending and saving in ways that help you **meet your goals**.
2. Do **keep track of your spending** for a few weeks. Only by diligently accounting for every penny can you understand if you 811029 are spending on things you don't really need.
3. Do watch out for bills you've placed on auto-pay. Auto-payments can be a great idea, for example, putting your credit union loan on autopilot ensures you won't accidentally miss it and wreak havoc with your credit score. But if you're paying for a streaming service you rarely use, that's just money **down the out-of-sight, out-of-mind drain**.
4. Do comparison-shop for insurance. You **don't have to wait** until your premium is due to make a change.
5. Don't over-withhold your taxes. If you are expecting a big tax refund, you're just giving **Uncle Sam an interest-free loan**. Try to withhold just enough that you come out even on tax day.

Budget
New Year, New Money Plan

2020 Annual Meeting

Earlier this year the credit union decided to postpone the annual meeting normally held in April. This was due to the COVID-19 pandemic and the associated risks. These risks did not abate so the credit union opted for a virtual annual meeting on November 10th. This was done via the Zoom virtual meeting platform with members attending remotely.

President/CEO Kelley Melton opened the meeting and welcomed the attendees. He then turned the meeting over to Board Chairman Robert Medley who moderated the meeting. Mr. Medley informed the attendees that actions 500701 taken would be considered approved by acclamation due to the virtual nature of the meeting. Mr. Melton acted as secretary and read the minutes of the previous meeting. The only candidates for board membership were the current members up for reelection: Joe Cowen, Cecil Flood, and Larry Lacey. They agreed to continue in their positions and were reelected by acclamation.

President Melton then reviewed the financial report for 2019. Copies of the annual report can be found on the credit union's website, www.greatplainsfcu.com by clicking the About Us dropdown and then clicking Annual Reports.

Mr. Medley concluded the meeting by thanking all who attended. This was our first and hopefully last virtual annual meeting. Hope to be able to see members in person next year. The 2021 annual meeting is scheduled for April 23rd at 7:00 and will be held at the Riverton High School auditorium in Riverton, Kansas. This will be dependent on restrictions regarding large gatherings going forward.

CURRENT FINANCIAL STATISTICS AS OF 11/30/2020

LOANS*	\$112,058,735
SHARES	\$273,816,949
CAPITAL	\$50,763,769
ASSETS	\$327,608,753
INCOME-YTD	\$583,282

*Loan figure net of loan loss allowance

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**.

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

There Are More Reasons Than Ever to Love Being A Member of Great Plains

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Great Plains Federal Credit Union membership 090111 saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have **saved over \$2 billion** with offers like:

- ⇒ Members can **save up to \$360 on their wireless bill** by switching to no-contract wireless
- ⇒ Members can **save up to 35% on IdentityIQ** credit report monitoring and identity theft protection
- ⇒ Savings **up to \$15 on Turbo Tax** federal products
- ⇒ Exclusive access to **home tech support and protection** with Asurion Home+
- ⇒ Exclusive discount from the **Tru State Home & Auto Insurance Program**
- ⇒ Members save on **Simplisafe**, the #1 expert pick for home security
- ⇒ Exclusive access to the **Love My Credit Union Rewards Powersports, RV & Boat Buying Program**
- ⇒ Save on car maintenance + get \$10 off your first service using **CarAdvise**
- ⇒ Save 40% on a 1 year membership to **Sam's Club**
- ⇒ Build your credit history with rent and save up to 30% with **Rental Karma**
- ⇒ Save \$40 on **Calm**, the #1 app for meditation and sleep
- ⇒ Save on your **Travel and Entertainment** needs like car rentals, hotels, theme parks, movie tickets and more

Learn all about how your Great Plains Federal Credit Union membership gets you all these exclusive savings and more at LoveMyCreditUnion.org. Check them out and **start enjoying credit union membership benefits you never knew you had.**

Members Get More

Enjoy Exclusive Deals Every Day



Love My
Credit Union®
rewards



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 	