

# GREAT PLAINS FEDERAL CREDIT UNION

**April 2021**

## House Shopping?

If you were thinking of buying a new home last year but your plans were put on hold as a result of the pandemic, right now might be the perfect time to make your move. With home inventory 008892 increasing and mortgage rates still low, this spring seems like the sweet spot for prospective homebuyers.

Plus, as a Great Plains Federal Credit Union member, you have our mortgage professionals on your side to help finally turn your dream home into a reality. Whether this is your first time buying or you've been through the process before, our staff will guide you through the transition into your dream home. We offer low rates and affordable payment plans. If you are looking to refinance existing mortgages we can help with that too.

Start realizing your dream home today! Call your local branch and schedule a time to talk to someone about home financing.



The credit union continues to get back to business as usual in light of the COVID-19 pandemic. Part of that is conducting our annual meeting at the normal time and in the normal manner. The 2021 annual meeting is scheduled for 7:00 p.m. on April 23, 2021. It will be held at the Riverton High School auditorium in Riverton, Kansas.

Listen, learn, and be heard at this year's Annual Meeting. As a member-owner of Great Plains Federal Credit Union you are a valued part of our credit union family and your voice is important.

Take advantage of this opportunity to get an update on the current state of the credit union while connecting with CU leaders and 038596 meeting other credit union members.

At the 2021 meeting, elected officials and credit union management will share information and news about the credit union's current financial status,

products and services, achievements and endeavors over the past year, and goals for the future.

Pandemic concerns continue to be a factor. We request that members follow standard guidelines to determine whether or not to attend. If you have potentially been exposed to COVID-19 or are experiencing any symptoms we ask that you refrain from attending. We also ask those attending to comply with local mask and other ordinances.

Members will have an opportunity to win some cash. A meal consisting of sandwiches, chips, dessert and soft drinks will also be available. Additional precautions will be taken in meal preparation and distribution due to the pandemic.

Please mark your calendars and join us for this informative evening. We hope you are able to attend and look forward to seeing you!

## Online Payment Portal Status

The previous newsletter mentioned a new online payment option coming soon. This would allow members to make loan payments via external accounts. Technical difficulties arose that caused the credit union to delay

implementation. We continue working to resolve these issues and hope to have this service available in the near future. We appreciate your patience as we work to make this available.



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Salina, Ks 67401  
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Abilene, Ks 67410  
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Visit our web site at:  
[www.greatplainsfcu.com](http://www.greatplainsfcu.com)



## How to Recover Financially From Job Loss

Many Americans have spent the last several months getting back into the workforce after being laid off due to the COVID-19 pandemic and are attempting to recover from the financial fallout. Being laid off can seem scary – but during the last year it's been an inescapable reality for many. So how can you recover from a job loss? Here are some tips from The Dave Ramsey Blog to get started in the right direction:

1. **Connect with family and friends** – Let those closest to you know you've fallen on a hard time and will need encouragement. It helps to have a strong support system.
2. **Tighten up your budget** – Create a new budget based on your new income level. Consider pausing non-essential spending, including gym memberships and monthly entertainment charges.
3. **Figure out what benefits you have** – It's possible your employer offers severance pay. That could come in the form of a one-time payment or several payments spaced out over a few weeks or months. You may also want to consider filing for benefits through the Employee Benefits Security Administration.
4. **Hone your job search** – Brush up your resume and explain your situation to people in your immediate circle who can help you get connected in a certain field. Keep up with online job boards and consider taking contract or part-time work even temporarily.
5. **Maintain a positive, long-term mindset** – Stay determined and positive. Remember: this won't last forever! The more positive you remain, the more motivated you'll be to keep searching for new opportunities.

## Your Account is Safe at Great Plains

During these uncertain times, credit union members can be assured their money and accounts are safe at Great Plains. Credit union members have never lost a single dollar of insured savings at a federally insured credit union.

The credit union is federally insured through the National Credit Union Administration (NCUA), the federal agency created by 400437 the U.S. Congress to regulate, charter and supervise credit unions. Across the board, credit union accounts are insured and protected through the NCUA. The level of protection NCUA insurance provides is \$250,000 per account, the same level as other financial institutions through the FDIC. Members can calculate the amount of insured funds at a federally insured credit union using NCUA's Share Insurance Estimator. The Estimator can be used for personal, business, or government accounts.

The NCUA insures and protects credit union members' savings accounts, share drafts (similar to checking accounts), share certificates, money market accounts, and retirement accounts most commonly structured as IRAs. Members should be aware that keeping money at a credit union or other financial institution is safer and more secure than holding on to a large amount cash in your home.

As not for profit financial cooperatives, credit unions are owned by the people who use them and have a strong focus on people helping people. Credit unions grew in the United States during the Great Depression, continued to lend during the Great Recession, and are here for our members during the COVID-19 pandemic. Credit 810198 unions aim to serve consumers through all times and stages of their lives – including challenging times and financial distress.

### 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