

GREAT PLAINS FEDERAL CREDIT UNION

October 2021

INTERNATIONAL CREDIT UNION DAY

International Credit Union Day is Thursday, October 21st. First designated in 1948, International Credit Union Day is a day set aside to recognize the many ways credit unions help their members secure their financial futures.

Celebrated worldwide on the third Thursday in October, "Building Financial Health for a Brighter Tomorrow" is this year's theme. Credit unions from Australia to Zimbabwe, from Maine to Hawaii, and everywhere in between, exist to bring financial inclusion and a path to a more promising future for their members.

As a financial cooperative, your credit union is dedicated to you, our 35294 valued member-owner. Our "for-people-not-profits" mission is what sets us apart from other financial institutions. We're beholden to you, not a small group of shareholders.

We're here to help you improve your financial well-being, so call on us on ICU Day and every day to learn how we can assist you in reaching your goals.

Your CU is Where You Belong

Are you using your credit union membership for all it's worth? Taking advantage of all the benefits of belonging is one of the best ways to improve your financial health. As a not-for-profit financial cooperative, we have your best interest in mind, not the interests nor the wallets of a group of Wall Street shareholders. We're here to help you reach your financial goals by offering competitive



rates on savings and loans, lower fees, and local service. And credit union membership is something you can share with your family.

Because you are a member of the credit union, your family members also are eligible to join. This holiday season consider giving a membership as a gift. 37575 It's a great way to introduce your family members to the credit union and it's a long-lasting gift that can benefit them for a lifetime.

Making the Most of Your Child Tax Credit

Once you learn all about the latest updates to the Child Tax Credit in 2021, you'll want to make the most out of the extra cash you receive. Here are a few suggestions from CNBC.com to help you prepare:

First, determine the amount you qualify for – The amount of money you're eligible for depends on your Adjusted Gross Income, the amount of children you have and their ages.

Know when the money is coming in – Half the amount you'll receive is paid monthly from July until the end of 2021, so don't assume it's a lump sum. You will get the other half after filing your 2021 tax return in 2022.

Make sure your financial foundation is solid – Do you have a sufficient emergency fund, the right insurance and a plan 60745 for paying down

debt? Those should be the first steps to be taken with any extra money coming in. Keep your financial health in check, just as you would your physical or mental health. It's important in securing your financial foundation.

Keep the big picture in mind – Think about your priorities and goals for the next year and figure out how some extra cash could go toward realizing them. This will help you to be more intentional with your money.

It's okay to spend – Still not sure what to do with the Child Tax Credit? It's been a long, tough year for everyone; it's okay to spend some of this extra money on your family, once you know your essentials are covered. And, when in doubt, you can always decide to save or invest.

Long-Time Board Member Passes Away



Long-time board member, Cecil Flood passed away on July 11, 2021. He began working for Spencer Chemical in the 1960's. Cecil later continued his education and started teaching high-school math. After that he was employed by Eagle Picher. Cecil started serving on the board in 1996. He was board secretary for many of those years in addition to serving on various board committees. We are grateful for his commitment to the members and service for so many years.

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Visit our web site at:
www.greatplainsfcu.com



Holiday Skip—A—Pay

Now through December 31st you can free up some cash while donating to a worthy 58652 cause at the same time. For a \$20 donation, members can skip either their October, November, or December 2021 loan payment. You can pick up a payment deferral form at your local branch or give us a call and we'll put one in the mail to you. The form can also be found on our website.

Mortgage loans are ineligible for payment deferrals. Interest will continue to accrue on any unpaid principal balance. Limit of one payment deferral per year for each loan.

Simplify Money Management

Life is complicated, but banking doesn't have to be. Great Plains Federal Credit Union gets it, and 59129 we want to help you simplify your financial management strategy. With our full line of e-Services, you have the freedom to connect with us any way you would like and any time that it fits your schedule.

With just a few clicks, you can enjoy the enhanced access and trusted convenience of Great Plain's e-Services experience, including:

- Online Banking Mobile Banking
- Free Online Bill Pay
- e-Statements
- Locate surcharge –free ATMs
- Account Alerts
- And more!



e-SERVICES
Money management simplified

Using your phone or computer, you can quickly and securely bank from your home, office, or anywhere you have internet access. With e-Services, you'll enjoy the ability to remotely:

- View account balances
- View/print images of checks
- Review transaction history
- Transfer funds between accounts
- Stop a payment
- Pay bills electronically (including editing pending payments)
- Receive debit card transaction alerts or lock your debit card (using our SecurLOCKEquip app)
- Order checks
- Set up alerts to notify you of activity or balance information
- View e-Statements
- Locate a Great Plains ATM or Branch and get directions
- Contact Great Plains
- And more!

For more information visit www.greatplainsfcu.com today.

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

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**.