

# GREAT PLAINS

## FEDERAL CREDIT UNION

July 2022

### DEBIT CARD REWARDS

We apologize for the short notice sent out regarding our Buzz Points debit card reward program coming to an end. The credit union only received notice of their decision to close shortly before the program ended.

The credit union plans to launch a new debit card rewards program in the near future. We are working to launch it as soon as we can work out all the details. It will likely be around the first of September.

This seems like a long time but it will be worth the wait. New options such as cash back will 09969 be available. The ability to use points for purchases at participating merchants is another added feature.

A Great Plains debit card is a fast, easy 62818 way to pay for everyday purchases plus you earn points to make your money go even further.

So be watching our website, [www.greatplainsfcu.com](http://www.greatplainsfcu.com), for upcoming details regarding our new debit cards reward program.

**DON'T LET THE SUN SET  
ON YOUR CHANCE TO CORRAL DEBT**  
**THE GREAT DEBT** Ends   
**ROUNDUP** **07/31/2022**

**CORRAL ALL YOUR ORNERY  
DEBT INTO ONE LOW PAYMENT.**

**BORROW UP TO \$20,000\*  
TAKE UP TO 48 MONTHS  
TO PAY IT BACK.**

**RATES AS LOW AS 5.42% APR\***



**Call or stop by your local branch for more details or to apply**

\*Certain credit restrictions apply APR = Annual Percentage Rate  
Actual APR dependent on credit and other qualifications

# 5 Ways to Curb Impulse Spending

Rising prices are making it more necessary than ever to practice sound money management. If you're someone who runs into the store to pick up a few things, and comes out with a full cart, you're not alone. Research suggests that 60 percent of grocery store purchases are made on impulse. And impulse 39581 spending is not limited to visits to physical stores. Online shoppers also can be seduced by the "customers also bought" suggestions.

Here are five ways you can curb the urge:

1. Shop with a list. If an item is not on the list, seriously question the need for it.
2. Limit the number of shopping trips and the time you spend in a store. The more often you go and the longer you are there, the more you'll buy - whether you need the items or not.
3. Establish a waiting or cooling off period

before you can buy items on your wish list, say 30 days. Chances are, when the time is up, you will no longer want many of the things.

4. When shopping online, search for a specific item, not a category. Searching on "electronics" rather than "smart watch" will likely tempt you to buy something else. You can put items in your cart, but don't complete the purchase until at least a day later.

5. Make it harder to shop online by not storing your credit card information on shopping sites and by keeping your cards away from your devices. Even then, if your credit card offers too much temptation, put it in a container of 50165 water and freeze it. You can thaw it out for emergencies, but it won't be readily available for impulse shopping.

## 2022 Annual Meeting Results

The credit union conducted its 2022 annual meeting on April 22nd. Attendance was down a little with only 127 members attending. Chairman Jeff Zimmerman moderated. Minutes from the prior meeting were read. President 90133 Kelley Melton introduced the branch managers that were in attendance. He also commended them and the entire credit union staff for their continued efforts serving members as pandemic challenges remain.

Board candidates up for reelection were: Pat Flanagan, Jim Oberbeck, and C E Starkweather. Steven Smith was also brought before the membership so they could vote to have him continue the term formerly held by Larry Lacey. Mr. Lacey had agreed to take a position on the Supervisory Committee. There were no other candidates for the board. The members voted to approve having all candidates retain their positions.

Chairman Zimmerman gave the report of the board of directors. President Melton then reviewed the financial report. Loan growth remains strong but deposit growth continues to be higher. The meeting concluded with drawings for prizes.

We hope everyone will try and join us for next year's meeting.

### CURRENT FINANCIAL STATISTICS AS OF 05/31/2022

LOANS*	\$127,340,071
SHARES	\$315,832,710
CAPITAL	\$38,708,892
ASSETS	\$357,931,216
INCOME-YTD	\$499,369

\*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**.

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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

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Wichita, Ks 67206  
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Visit our web site at:  
[www.greatplainsfcu.com](http://www.greatplainsfcu.com)

