

# GREAT PLAINS

## FEDERAL CREDIT UNION

January 2020

Mark Your Calendar For The

## 2020 ANNUAL MEETING

Listen, learn, and be heard at this year's Annual Meeting and Election. As a member-owner of Great Plains you are a valued part of our credit union family and your voice is important. Take advantage of this opportunity to exercise your right to vote and have a say in the direction of the credit union. Plus, get an update on the current state of the credit union, connect with CU leaders and meet other members of the credit union community.

At the 2020 meeting, credit union management along with elected officials will share information and news about the credit union's current financial status, as well as 62230 achievements and endeavors over the past year, plus goals for the future. You'll have the chance to cast your vote in the election of incoming credit union board members.

Please mark your calendars and join us on 04/24/2020, at 7:00 p.m. Meeting will be held at the Riverton, Kansas High School auditorium. We hope you will be able to attend and look forward to seeing you!

## New Year, New You: Recovering from Holiday Credit Card Debt

If you rung in the New Year with credit card debt, join the club! It's all too easy to swipe that credit card during the holiday season and rack up fees and interest.

Never fear—you can do something about that. Here's an outline for recovering from holiday debt.

1. **Assess your overall financial situation.** What are budget, upcoming expenses, and financial goals? After listing that out, you'll have a better idea of how soon you can pay down the debt.
2. **Strategize about your payments.** Focus on paying down the credit cards with the highest interest rates first. Sound daunting? Pay down the smallest balance first. Regardless, it's important to pay more than the minimum balance on time each month.
3. **Stop overspending.** Limit or cut

spending on non-essential items, at least until you catch up on the extra debt from the holidays. A simple lifestyle change, like 44975 carpooling or brown bagging it to lunch, can help you save thousands over the course of the year.

4. **Put tax returns and bonuses to work.** Use extra income to pay down credit card debt or save for next year's holiday expenses. It's not FREE money!
5. **Start saving for next year.** Did you know Great Plains Federal Credit Union offers a Christmas Club saving account? If you put \$50 a month into this account, you'll have \$600 saved for next year's holiday expenses.
6. **Consolidate your credit card debt into one loan.** Great Plains is now offering "PLASTIC" surgery loans. See page 4 for more details.

## Happy New Year!

Be sure to check out page four for some reasons to be happy!

### Make Your Dream Home a Reality...

With A Credit Union Mortgage Loan



Great Plains does mortgage loans in addition to other consumer lending. This includes fixed and adjustable rate mortgages as well as home equity lines of credit.

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](http://www.greatplainsfcu.com)



# MORE SAVINGS. MORE POSSIBILITIES.



## There are more reasons than ever to love being a member of Great Plains Federal Credit Union.

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 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:

- » Credit union members get **\$200 when you switch to Sprint!** Plus, \$100 Annual Loyalty Cash Rewards and **25% off select accessories** in Sprint retail stores.
- » Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- » Members save on **SimpliSafe**, the #1 expert pick for home security.
- » Save 30% on premium identity protection from **Financial Lock**.
- » Save on car maintenance + get \$10 off your first service using **CarAdvise**.
- » Great Plains Federal Credit Union members can save big with an exclusive discount from the **TruStage Home & Auto Insurance Program**.

Learn all about how your Great Plains Federal Credit Union membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). Check them out and start enjoying credit union member benefits you never knew you had.

Sprint Cash via deposit: \$100/line, max 2 lines. Req. new line activ. on eligible plan and registration at [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) within 30 days of activ. Loyalty Reward: Via deposit. \$100/yr./acct. Unlimited Basic: after 1/31/2021 pay \$60/mo for line 1, \$40/mo for line 2 and \$20/mo/line for lines 3-5 with AutoPay. 1 Hulu ad-supported plan per eligible Sprint acct. MHS reduced to 3G speeds after 500MB/mo. SD video streams up to 480p, music up to 500Kbps, gaming up to 2Mbps. Data deprioritization during congestion. other mo. charges apply.

## Top Deals



Get more from your credit union membership at  
[LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



Love My  
Credit Union®  
rewards

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**.

# Great Plains Federal Credit Union Privacy Notice

<b>FACTS</b>	<b>WHAT DOES GPFCU DO WITH YOUR PERSONAL INFORMATION?</b>	
<b>Why?</b>	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.	
<b>What?</b>	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.	
<b>How?</b>	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.	
<b>Reasons We Can Share Your Personal Information</b>		
	<b>Does GPFCU Share?</b>	<b>Can You Limit This Sharing?</b>
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
<b>Questions or To Limit Our Sharing</b>	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.	
<b>What we do</b>		
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"> <li>• Open an account or deposit money</li> <li>• Apply for a loan, make changes to account ownership information</li> <li>• We also collect your personal information from organizations such as credit bureaus, affiliates or other companies.</li> </ul>	
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> <li>• Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>• Affiliates from using your information to market to you</li> <li>• Sharing for non-affiliates to market to you</li> </ul> <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.	
<b>Definitions</b>		
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial or nonfinancial companies. <ul style="list-style-type: none"> <li>• G P Financial Services</li> </ul>	
<b>Non-affiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>•GPFCU does not share with non-affiliates so they can market to you.</li> </ul>	
<b>Joint Marketing</b>	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"> <li>•GPFCU shares with financial service providers and insurance companies</li> </ul>	

# NOT SORRY!

You may be tired of hearing how Great Plains keeps giving back to the members. If you are then that's just too bad cause the credit union is a long way from being tired of giving interest rebates and bonus dividends.

We're not sorry that members in good standing\* received a rebate equal to 20% of the interest they paid on loans during 2019. And we're not sorry that those 400764 same members were paid a bonus dividend equal to 20% of the regular dividends earned on their deposits during 2019.

The only thing we are sorry about is that we aren't giving more. Still, Great Plains is giving back more than a million dollars 701821 to its members, second only to the nearly \$1.7 million given back in 2018. The amount returned is pretty much the entire Net Income earned by the credit union in 2019.

Great Plains knows the secret to its success and that's you, the members. So we are more than happy to share the success with you. The more you use credit union products and services the more we can give back. Keep up the good work!

\*In order to be eligible for interest rebates and bonus dividends members must not have any loans that are delinquent greater than 30 days and cannot have had any charged off loans or savings accounts.

## Holiday Closings

January 1st—New Years Day

January 20th—Martin Luther King Jr Day

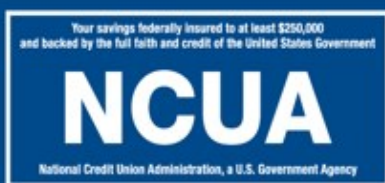
February 17th—President's Day

**LOOKING FOR A FINANCIAL LIFT? HOW 'BOUT A LITTLE NIP AND TUCK IN THE DEBT AREA? NOW THROUGH APRIL 30, 2020 GREAT PLAINS IS OFFERING "PLASTIC" SURGERY LOANS\*.**



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

**Consolidate your credit card and other debt into one low payment. Get a Lower Rate by Setting Up Payments Via Direct Deposit.**



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



## New Year, New Checking!

No need to stop with just consolidating your credit card debt. Why not consolidate your other loans, savings and checking as well? Our loan and savings rates are some of the best you'll find. Plus, as you can see from the other article on this page, the 810858 credit union has a habit of going above and beyond. And don't forget our BuzzPoints debit card rewards program that let's you accumulate points toward rewards just for using your debit card.

If convenience, great rates, and undivided loyalty aren't enough then how about this...**open a new checking account, set up auto payment transfer, and the credit union will give you \$250\*** after the new checking account has been opened for one year. How's that for a first anniversary present!

\*Eligibility limited to members opening their initial checking account with Great Plains. Direct deposit and auto loan payment transfer must remain in effect for the entire twelve months after opening. An average of 15 debit card transactions per month must also be made over that time period. \$250 anniversary present will be deposited within 30 days of anniversary date. Offer good through April 30th, 2020. Anniversary present deposits will be included in dividends reported to the IRS. Great Plains reserves the right to determine eligibility for the offer and offer may be revoked.