



# Golden TIMES QUARTERLY

April 2024

## Come Sail Away

### *Skip past your next loan payment with our Summer Skip-a-Pay!*

Free up some extra cash this summer and sail past your next loan payment. Upon your request, you may skip your May or June loan payment(s) for one month with our Summer Skip-a-Pay. This agreement extends the repayment period of your loan(s).

Loans on payroll deduction will still have the amount of the loan payment deducted from your check, but the money will be deposited to shares and can be withdrawn at your request. If you have an automatic payment, please allow 30 days before your due date for processing.

This offer does not apply to all loans including term loans, first mortgage loans, loans with payment frequency longer than one month, credit cards, delinquent loans, loans with poor payment history, or loans that have had an extension agreement within the last 6 months. A \$20 maintenance fee will be assessed for each loan.

Sail past your next loan payment with our Summer Skip-a-Pay! Apply online today at [gpcu.org](http://gpcu.org).

## More Adventures for Less

### *Enjoy 0% APR<sup>1</sup> for 12 months on new credit cards & balance transfers*



Experience 'More Adventures for Less' with our limited time 0% APR<sup>1</sup> on a new Golden Plains' credit card and on balance transfers for 12 months. After 12 months, the rate will revert back to the standard interest rate.

Our credit cards offer:

- <sup>2</sup>Low Fixed Rates.
- <sup>2</sup>No Annual Fee.
- <sup>3</sup>No Balance Transfer Fee.

- Cash back with Golden Rewards card; earn up to 1% on purchases automatically.
- Purchasing power & a higher spending limit with a Platinum card.
- Control & convenience at your fingertips with our GPCU Cards app. You can: check balances, report card lost or stolen, setup travel notifications, make a payment, setup alerts & controls and more!
- Local service. Our cards are handled locally so you can drop off your payment or call with questions.

Transfer & Save. With our 0% Balance Transfer Rate for 12 months, now is the perfect time to transfer your high rate credit cards to a Golden Plains' VISA Credit Card.

0% is a limited time offer. Apply online at [gpcu.org](http://gpcu.org) for a Golden Plains' credit card today!

<sup>1</sup>Annual Percentage Rate. 0% APR is good for new credit cards and balance transfers for 12 months. After 12 months, the rate will revert back to the <sup>2</sup>standard interest rate of 9.9%-13.9% APR is based on credit worthiness.

<sup>3</sup>No Annual Fee and no Balance Transfer Fee on Platinum, Golden Rewards & Classic Plus credit cards. Certain restrictions apply. Offer is subject to normal credit qualifications, program guidelines, and credit approval. Program, rates, terms and conditions are subject to change without notice. Minimum Finance Charge \$1, Late Payment Fee \$25, Returned Payment fee \$25, International fee 1%. Limited time offer. Federally insured by NCUA. Equal Housing Lender.



# Auto Payments

## Experience convenience with auto pay

Life is busy. And scheduling a loan or credit card payment is not always on the calendar. Never miss a payment again. Simplify life by paying your auto loan, personal loan, credit card payment or mortgage with automated payments (auto pay). This is the set-it and forget-it approach to managing your finances.

### Set it and forget it

When you setup auto pay, you authorize Golden Plains to debit your account and apply those funds to your loan or credit card.

### Advantages of auto pay

One of the greatest advantages to setting up auto pay is that you have a better chance of minimizing late payments which could result in fees. Please make sure you have the correct amount of funds available in your account on the day you scheduled your auto pay. You can set an account alert to help you remember your payment amounts.

Another advantage is that you will save time. You will not have to make a payment, write a check or drop an envelope in the mail.

We make it easy for you to setup auto pay. Visit [gpcu.org](http://gpcu.org) to learn more.

# Freedom 12 e-Checking

## It's Cash-tastic! Free Checking rewards you with 2% cash back!

Accelerate your way to cash back rewards! Freedom 12 e-Checking is a FREE checking account that pays 2% cash back on debit card purchases when monthly requirements are met. Earn up to \$12 cash back per month (\$144 per year). Cash back is earned on up to \$600 in net monthly purchases, with up to \$12 in ATM refunds. To earn 2% cash back, simply meet the following monthly requirements:

- 1) Complete 12 VISA debit card transactions.
- 2) Enroll and receive e-Statements.
- 3) Login to Golden Plains Online.

There is no minimum balance required, there are no maintenance fees and there is no minimum deposit to open this FREE checking account. You will automatically qualify for 2% cash back and ATM refunds the first month you open your Freedom 12 e-Checking account. Earning cash back is as simple as banking in ways that are likely already familiar to you.

Visit [gpcu.org](http://gpcu.org) and apply online today!

12% cash back paid on up to \$600 in net monthly purchases, with up to \$12 in ATM refunds when monthly requirements are met. Monthly cash back paid up to \$12 per month. No minimum balance is required. No monthly service charge. No minimum deposit to open. Certain terms & conditions apply. Subject to credit approval. Contact the credit union for membership details. Federally insured by NCUA.

## Locations

### Garden City

1714 E. Kansas Ave.  
620.275.2151  
800.825.7661

1504 Taylor Plaza  
620.275.8187

### Ulysses

112 E. Grant  
620.356.4343

### Quinter

400 Hwy 212  
785.754.2159

### Phillipsburg

475 State Street  
785.543.5267

### Liberal

21 Medical Dr.  
620.624.8491

### Lakin

109 N. Main  
620.355.6203

### Hays

2720 Broadway  
785.628.1007

### Hesston

140 N. Main  
620.327.4144

### Ellsworth

120 W. 1st St.  
785.472.4172

### Parsons

3030 Main St.  
620.421.3080

### Wichita

9555 Corporate Hills Dr.  
316.685.9555

### Haysville

101 N. Main St.  
316.529.1144

# Protect what matters most

Home, Auto, Life Insurance – Compare options & get a FREE quote

You may not be able to predict the future, but you can take steps to prepare for it. Whether it's your health, your family, your home, or your business, Golden Plains Insurance Agency, LLC can help you protect the things that really matter to you. We offer a variety of insurance options.

## Home:

The things you love should be protected. Keep your home and valuables safe from the unexpected with a policy tailored to your needs and budget.

## Renters:

A little coverage for you renters out there. These policies help safeguard your personal property.

## Auto Insurance:

Help assure your loved ones some peace of mind with low premiums and high rewards.

## Life:

Help provide a financial safety net for your loved ones when they need it most. There are a variety of options designed to fit your budget and provide the right level of protection.

## AD&D:

Accidental Death & Dismemberment

## Business:

Whether your business is large or small, our business insurance plans can cover all aspects of your day to day.

Visit [gpcu.org](http://gpcu.org) and click on "Insurance Agency" to compare options and to get a FREE quote today.

**Proud Sponsor:**  
GCCC Endowment Auction



# En Español

Translation by  
Orlando Corral

## Aplicación de tarjetas GPCU

### Administre fácilmente sus tarjetas desde cualquier lugar

Con nuestra nueva aplicación GPCU Cards, experimente el control y la conveniencia al alcance de su mano. Puede administrar fácilmente sus tarjetas de crédito y débito de GPCU desde cualquier lugar.

Utilice la aplicación para:

- Consultar saldos.
- Encienda y apague su tarjeta.
- Transacciones en disputa.
- Activación de tarjeta.
- Realizar un pago.
- Configurar alertas de transacciones.
- Configurar controles de ubicación.
- Ver el historial de la cuenta.
- Reportar tarjeta perdida o robada.
- Configurar notificaciones de viajes.

Nuestra aplicación le brinda más control sobre cómo se utilizan sus tarjetas de crédito y débito para ayudar a prevenir el fraude y el abuso.

¡Descargue la aplicación Tarjetas GPCU hoy y disfrute de la conveniencia!



## Más aventuras por menos

### Disfrute del 0% APR<sup>1</sup> durante 12 meses en nuevas tarjetas de crédito y transferencias de saldo

Experimente 'Más aventuras por menos' con nuestro 0% APR<sup>1</sup> por tiempo limitado en una nueva tarjeta de crédito de Golden Plains y en transferencias de saldo durante 12 meses. Después de 12 meses, la tasa volverá a la tasa de interés estándar.

Nuestras tarjetas de crédito ofrecen:

- <sup>2</sup>**Tarifas fijas bajas.**
- <sup>2</sup>**Sin tarifa anual.**
- <sup>3</sup>**Sin cargo por transferencia de saldo.**
- **Reembolso** con tarjeta Golden Rewards; gana hasta un 1% en compras automáticamente.
- **Poder adquisitivo y un límite de gasto más alto** con una tarjeta Platinum.

**Transferir y guardar.** Con nuestra tasa de transferencia de saldo del 0% durante 12 meses, ahora es el momento perfecto para transferir sus tarjetas de crédito de alta tasa a una tarjeta de crédito VISA de Golden Plains.

0% es una oferta por tiempo limitado. ¡Solicite en línea en [gpcu.org](http://gpcu.org) una tarjeta de crédito de Golden Plains hoy!

<sup>1</sup>Tasa de porcentaje anual. 0% APR es válido para nuevas tarjetas de crédito y transferencias de saldo durante 12 meses. Después de 12 meses, la tasa volverá a la tasa de interés estándar de 9.9% -13.9% APR se basa en la solvencia crediticia. <sup>2</sup>Sin cargo anual ni cargo por transferencia de saldo en tarjetas de crédito Platinum, Golden Rewards y Classic Plus. Se aplican ciertas restricciones. La oferta está sujeta a las calificaciones crediticias normales, las pautas del programa y la aprobación crediticia. El programa, las tarifas, los términos y condiciones están sujetos a cambios sin previo aviso. Cargo mínimo por financiamiento de \$1, cargo por pago atrasado \$25, cargo por pago devuelto \$25, cargo internacional del 1%. Oferta de tiempo limitado. Asegurado federalmente por NCUA. Prestamista de vivienda equitativa.