

GREAT PLAINS

FEDERAL CREDIT UNION

July 2019

Be S.M.A.R.T When it Comes to Your Finances

Reaching a savings goal or reducing debt isn't easy. One way to make financial goals attainable is by using the SMART* method:

Your financial goals should follow the SMART* acronym:

S = Specific
M = Measureable
A = Attainable
R = Realistic
T = Time Oriented

First understand your financial situation and the means at your disposal to improve it. Whether you want to save money or reduce debt you need to set realistic, attainable goals. This includes amount, time-frame, and strategies for reaching those goals.

If paying down debt you must know exactly how much debt you want to pay off during a certain time period. Be sure and make it 064744 a goal you can reach, or you might get discouraged. Write down your goals and place them where you will see them from time to time.

For example, if you want to reduce your debt or save \$5,000 in one year, that is about \$417 a month or about \$97 a week.

**From the MoneySmart Handbook*

Mobile Apps Put You In Control

If you're like most people these days, you're busy and you rely on the convenience of technology to simplify different aspects of your life. Money management, for one, is usually high on the list of stressors that consumers seek to streamline. Luckily, doing so has never been easier with Great Plains FCU Mobile app.

Mobile Banking allows our members to access their accounts safely, affordably and efficiently, anywhere and anytime. The free downloadable app provides you the ability to:

- View accounts
- Review transaction history
- Transfer funds between accounts immediately or schedule transfers for a future date
- Make loan payments from either your Great Plains checking or savings
- Pay bills electronically
- Locate Great Plains Federal Credit Union branches

Mobile access users must first contact the credit union and enroll in our Net-

Teller online banking platform. Certain features must be enabled in NetTeller before they are accessible via the mobile app.

The MyMobileMoney Access app provides features for maintaining your Great Plains FCU debit card. You can view debit card transactions linked to the card numbers 053087 related to your account. Locate surcharge-free ATMs near you. The app allows you to turn the card on and off so if you think you've lost your card simply turn it off to prevent unauthorized use. Once it's found you can reactivate it.

Notices can be set up to alert you when debit card transactions happen. Should you be notified of a transaction you didn't make you can go into the app and label it as fraud. This may result in your card being frozen but it will prevent future unauthorized transactions from taking place until you can notify the credit union about your card.

Both apps are available for iPhones and Android phones. Links to these apps can be found on the credit union's website: www.greatplainsfcu.com.



Great Plains FCU
Mobile



We're always
where you are!



mymobilemoney



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



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 402009 offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over **\$2 billion** with offers like:

- » **\$100 cash reward** with each new line you activate with **Sprint**. Plus, existing customers earn \$100 Annual Loyalty Cash Rewards, and **25% off select accessories** in Sprint stores.
- » Credit union membership also saves you **up to \$15 on TurboTax** federal products.
- » Protecting your car and home shouldn't cost an arm and a leg. Great Plains Federal Credit Union members can save big with an exclusive discount from the TruStage Home & Auto Insurance Program.
- » **Onboarding new partners in 2019.**

Learn all about how your Great Plains Federal Credit Union membership gets you all these exclusive savings, and more at Great Plains Federal Credit Union or LoveMyCreditUnion.org.

Annual Meeting Results

The credit union's most recent annual meeting was held on April 26, 2019. Chairman Robert Medley moderated. Minutes from the prior meeting were read and then branch managers were introduced.

Due to recent vacancies there were more than the usual three board seats up for election. Appointments had been made to fill the vacancies but bylaws required they be voted on by the membership at the next annual meeting. There were no other candidates so the appointees and those up for re-election were approved 702247 by acclamation. Joe Cowen and Larry Lacey were elected to one year terms. Zelma Watts was elected to a two year term. Pat Flanagan, Jim Oberbeck, and C E Starkweather were elected to three year terms. This will result in the same number of board member positions being up for election each year.

President Kelley Melton reported on the credit union's financial condition. The credit union saw strong loan growth in 2018. More loan

interest income and higher investment yields resulted in significant income growth. Loan credit quality 811653 improved and losses due to charged off loans remained low. The credit union gave back the most ever in interest rebates and bonus dividends.

Chairman Medley reported on behalf of the Supervisory Committee noting that the credit union continues to operate in a safe and sound manner. The meeting ended with many happy members leaving with prizes.

CURRENT FINANCIAL STATISTICS AS OF 05/31/2019

LOANS*	\$100,268,336
SHARES	\$234,109,608
CAPITAL	\$49,890,355
ASSETS	\$287,443,545
INCOME-YTD	\$815,244

*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**.

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