

GREAT PLAINS FEDERAL CREDIT UNION



The Wait is Over...Almost

We've been telling you about our debit card network change in recent newsletters. Well now the time has finally come. Please try and contain your excitement.

If you don't currently have a Great Plains debit card, now is the time to consider getting one. Our debit Mastercard program will offer many new features and functionality for convenience and fraud protection. Members will also have expanded access to 047318 more surcharge-free ATMs. Our Buzz Points rewards program is available for debit card holders that like getting a little something back with their purchases.

If you are a current Great Plains Visa debit cardholder then you should have received your

new Great Plains debit Mastercard as well as a new PIN number. The new card becomes active and your old Visa debit card will cease to function on January 9th. As we've stated in the past, if you had any recurring debit card transactions set up using your old Visa card, you will need to update that information with your new card data.

Keep watching for information as we roll out additional new features to enhance our debit Mastercard program even more.

If you would like to know more about our debit cards or the Buzz Points reward program contact your local branch or check out our website. You will also be able to use our website to locate surcharge-free ATMs in your area.



Buzz Points

shop local.
EARN REWARDS.

Buzz Points is a free debit card rewards program. Enrollment is fast and easy. Earn points on every purchase. Purchases at locally-owned businesses get you more points. Redeem your points for rewards like gift cards from local or national businesses. Check out our website for more info.



Be sure to check your statement closely as Great Plains has once again given interest rebates and bonus dividends back to members in good standing. Just our way to say **"THANK YOU"** for being a member.

The Art of Making A Budget

It Really Payz to Use Buzz Points

Love Your Savings

Tis the Season... Tax Season

Special Points of Interest

Privacy Notice

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

5309 FM 1006
 Orange, Tx 77630
 409-886-3614

120 S Garrison
 Carthage, Mo 64836
 417-358-8100

Visit our web site at:
www.greatplainsfcu.com

The Art of Making A Budget

New year. New calendar. New resolutions. Make 2017 the year that you actually succeed at that resolution to save money and spend less. You can do so by setting up a budget. If the word "budget" fills your head with images of a straitjacket, think of it as a creative spending and saving plan. It's meant to make sure you are taking control of your money, not the other way around.

The first step is 031891 to review your expenses. Start by examining your checking account statements including automatic payments and your credit card statements; classify purchases and obligations into general categories - for example, rent or mortgage, vehicle loan, groceries, telephone/internet, utilities, clothing, restaurants, household supplies, and so on. Be sure to look back far enough to include periodic items such as taxes or insurance. And, don't forget to include cash

purchases like your daily latte or visits to a vending machine.

Once you have tallied your expenses, consider whether you are overspending on certain line items. You can find comparisons of average costs in your area by visiting the website <http://livingwage.mit.edu/>. Then look for ways to reduce your spending. Are you carrying a balance on a high-interest rate credit card or paying more than the current market rate on your car loan? Contact the credit union about a consolidation loan, balance transfer or refinancing. Are you eating out often because you are too tired at day's end to cook? Check out 700799 simple slow cooker recipes so dinner will be waiting for you when you come home. Go through each category with an eye toward a creative way to spend less. Then put together a spending and saving plan that you can stick to. That's the art of the budget.

It Really Payz to use Buzz Points

We've told you how you can earn Buzz Points rewards just by using your debit card. Well, for one credit union member, Lynda, it has been EXTRA rewarding. She won the Grand Prize in the Buzz Points HoneyPot Rewards Sweepstakes. Buzz Points is headquartered in Austin, Texas. Lynda won a trip there and got to go to the Austin City Limits Music Festival. She was able to take her daughter, Rachal, with her. The Buzz Points staff took great care of them. They really enjoyed their time at the festival. Lynda said the entire trip was awesome from beginning to end. One that she'll never forget!



Lynda and Rachal with some of the cool SWAG they got on their trip.



LOVE MY
CREDIT UNION
REWARDS

Love your savings.

Great Plains Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$100 cash back with every new line activated with Sprint – no limits! Current customers will receive \$50 for every line transferred, no limits. Plus, a \$50 loyalty reward every year for every line.
- ♥ Save up to \$15 on **TurboTax** federal products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system.
- ♥ Get trusted protection at true savings with **TruStage Auto & Home Insurance Program**.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of **Great Plains Federal Credit Union**.

Start saving today at LoveMyCreditUnion.org.

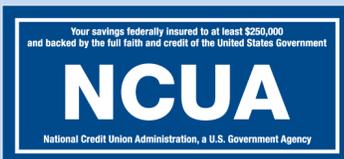


'Tis the Season...TAX Season That Is

File your taxes the smarter way and save up to \$15 on TurboTax!

Great Plains members can get up to \$15 off TurboTax® federal products. TurboTax translates taxes into simple questions about your life, so you don't need tax knowledge – or an appointment – to get your taxes done right. TurboTax SmartLook™ even connects you with an expert live, on-screen so you can get answers when you need them. **Start TurboTax today and save!**

State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.



Special Points of Interest

Hidden Account Numbers: We have hidden three 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

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