

# GREAT PLAINS FEDERAL CREDIT UNION



## What's Your Wallet?



You've probably seen that commercial on TV that ends with someone asking, "What's IN your wallet?" Great Plains is asking, "What's your wallet?" Is it that bulky thing that takes up way too much space in your purse or barely fits in your back pocket and causes your back to ache? If so, we want to provide some relief.

Mobile wallet capability is now available with your Great Plains FCU debit card. With a mobile wallet you can just use your smartphone to pay for your purchases. You can now pay with Apple Pay, Samsung Pay or Android Pay at hundreds of thousands of

stores and participating apps. Add your Great Plains FCU debit card to your digital wallet to safely and easily pay for everything from coffee to clothes to pet supplies at stores like Walgreens, McDonald's, Subway, Petco, Staples, Panera and many more. Rest easy knowing that Apple Pay, Samsung Pay or Android Pay transactions are authorized with fingerprint security or your password.

Mobile wallet is becoming increasingly popular and accepted by more merchants. However, it is only available on 033917 newer smartphones. For more information check out our website, [www.greatplainsfcu.com](http://www.greatplainsfcu.com).

## Here for You in Your Time of Need

## Disaster Relief Loans Available

Our thoughts and prayers go out to all who have been challenged during these recent difficult times. Now through November 30, 2017 Great Plains is offering special financing to provide assistance for needs like temporary housing and living expenses. Borrow up to \$2,500 for up to 24 months at a rate of 4.00%APR. Payment deferrals may be available on existing loans even if you've already had one this year. Special auto financing is also available for our members affected by these disasters.

Certain credit qualifications may apply. APR = Annual Percentage Rate. Must be a resident or own property in a county declared a recent major disaster by the Federal Emergency Management Agency (FEMA). Visit [FEMA.gov/disaster](http://FEMA.gov/disaster) to see if your county qualifies. Only one emergency relief loan per member. Cannot be used to refinance existing loans. Special auto loan rates = one half percent lower than current credit union loan rates subject to a minimum APR of 2.0%.

### 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.

## Here We Go Again...How to Protect Your Identity

Another day, another data compromise. Equifax credit reporting agency is the latest company to experience a security breach. With the exposure affecting 143 million American consumers, there's a good chance your information may have been compromised. Information on over 200,000 credit cards was included in this breach. Equifax has indicated that debit cards were not exposed. The most pressing and immediate threat with this breach is identity theft. Here are some identity protection tips:

1. Check Equifax's website to see if your data has been exposed. Whether or not your information was exposed, consumers can get a year of free credit monitoring and other services.
2. While it was a credit reporting agency that was hacked it's still a good idea to take advantage of the requirement that they

- provide you with one free credit report each year.
3. Don't respond to email, text or telephone calls asking for any of your personal or financial information.
4. Frequently review account activity and immediately report unauthorized transactions.
5. Place an initial fraud alert with credit bureaus should you discover fraud has occurred.
6. Enroll and opt-in for transaction monitoring.
7. Use card on/off switches (if available). This service is available for Great Plains debit card holders in the MyMobileMoneyAccess app.
8. File your tax returns as soon as possible. If you receive a notice in the mail from the IRS stating that you filed more than one return, have a balance due, or some other error this may be an indication of identity theft.

### Children's Miracle Network Holiday Skip - A - Pay

Now through December 31<sup>st</sup> you can free up some cash while donating to a worthy cause at the same time. For a \$20 donation, members 036295 can skip either their October, November, or December 2017 loan payment. You can pick up a payment deferral form at your local branch or give us a call and we'll put one in the mail to you. The form can also be found on our website.

Mortgage loans are ineligible for payment deferrals. Interest will continue to accrue on any unpaid principal balance. Limit of one payment deferral per year for each loan.

## 5 Ways to Save on Heating Costs



*Turn down  
water  
heater*



*Bundle  
up*



*Reduce  
heat  
loss*



*Lower  
thermostat*



*Only heat  
rooms  
you use*



**EQUAL OPPORTUNITY  
LENDER**



**Be sure to take time to honor those who served  
or are currently serving in our armed forces.**

