

GREAT PLAINS

FEDERAL CREDIT UNION

October 2019

Winter Life Hacks

Like it or not, Winter is coming. According to the website weather.com here are just a couple of life hacks or tricks to make your life a little easier this Winter.

- Spray nonstick cooking spray on your shovel and the snow will come right off.
- Hanging shoe holders can also be used to organize gloves and scarfs.
- Apply hand sanitizer to your car key if your door locks are frozen.

Holiday Closings

Columbus Day	10/14/2019
Veterans' Day	11/11/2019
Thanksgiving	11/28/2019
Christmas	12/25/2019
New Year's	01/01/2020

The credit union will be open October 2nd which is Name Your Car Day. Some people may celebrate this holiday multiple times a year. They call their car all kinds of names whenever it isn't running properly. If this describes you the credit union can help. We have great auto loan rates. Plus there's a good chance you'll get some of your interest back in the form of a rebate. We have a habit of doing that to just say thanks for being a member.

Tips to Improve Your Credit Score

Maintaining a good credit score can be crucial to your financial health. Your credit score helps lenders determine whether or not you are able to repay the loan based on 8517 your past financial performance. A higher score translates to better interest rates, higher credit limits, and more types of credit than would be available with a lower score. Depending on the extent of your borrowing, maintaining a high credit score can save you several thousands of dollars over your lifetime.

A good credit score also matters in areas other than borrowing. Potential employers often check applicants' credit. Businesses such as utility companies and insurance providers may check credit scores. Certain government agencies may have reason to check credit as well.

Does your credit score need improvement? Here are five things you can do to improve your credit scores.

1. Pay your bills on time. A recent history (24 months) of on-time payments carries weight in credit decisions.

2. Check your credit report for accuracy. If you see an error, contact the original creditor and the credit bureaus and get it removed so that the inaccurate information won't reappear later. This is also a good way to detect potential fraud.

3. Pay down debt. This is the most effective way to improve your credit score.

4. Use credit cards responsibly. Keep credit card balances low. 44391 High outstanding revolving credit can pull your score down. Someone who has no credit cards tends to have a lower score than someone who has proven that he can manage credit cards responsibly.

These ideas won't create a dramatic improvement in your credit score overnight, but over time, they will.

Credit Score Tips

- Check reports yearly
- Make payments on time
- Borrow responsibly
- Dispute errors



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



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

Thanking Our Credit Union Volunteers

"One of the greatest gifts you can give is your time." At Great Plains Federal Credit Union we realize the 38590 truth in this sentiment when we reflect on the important role of our volunteers. Without the hard work of these dedicated men and women, our credit union would not be the successful financial institution that we have all come to know and love.

Whether fulfilling roles on the Board of Directors, Supervisory Committee, or elsewhere within Great Plains all of our volunteers are vital and invaluable. Despite being busy with their own lives and families, our volunteers give their time, knowledge, and skills to maintain the quality of our credit union, in turn bettering the lives of our members and furthering the global credit union movement.

Please take this opportunity to help us thank our volunteers for their loyalty to Great Plains and their commitment to our community. To our volunteers: your time is our greatest gift, and we thank you for giving it so freely - continue the wonderful work!

Additional Volunteers Needed!

If you would like to volunteer for either the board of directors or the Supervisory Committee please send a letter of interest with a brief personal history to:

Nominating Committee
c/o Great Plains FCU
P O Box 463
Joplin, MO 64802

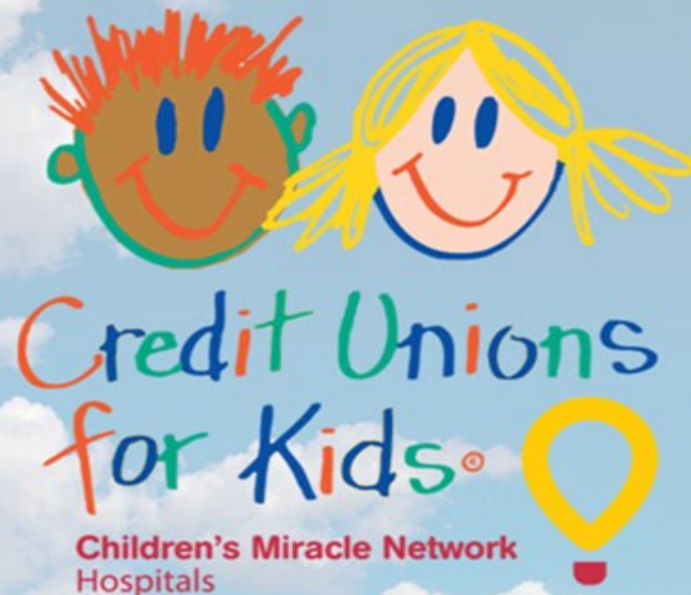
Contact your local branch or you can visit our website: www.greatplainsfcu.com for more information

Volunteer

Skip a Payment for a Good Cause!

Great Plains is again giving you an opportunity to free up some funds for a worthy cause. Now through December 31, 2019 you can make a \$20 donation to the Children's Miracle Network and skip either your October, 500036 November, or December loan payment.

Loan payment deferral forms are available on 76769 our website at www.greatplainsfcu.com. They are also available at your local branch. Deferrals are limited to one per year for each loan you have with the credit union. Mortgage loans are not eligible. Interest will continue to accrue on remaining loan balance. Deferrals will result in extension of loan terms.



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**.