

# GREAT PLAINS

## FEDERAL CREDIT UNION

# Put High Auto Payments

## *In The Rearview Mirror*



**Make that good deal a great deal by financing your auto purchase through Great Plains!**

Everyone deserves a second chance. So if you financed your vehicle elsewhere, we'd like to see if we can lower your interest rate with a credit union loan. Maybe you want to shorten the term in order to pay off your loan early or lengthen it to lower your monthly payments. We want to help you with a loan that fits you like driving gloves. Contact the credit union to find out just how easy refinancing can be.

And if you're in the market for new wheels, stop by the credit union for a pre-approval. That way you can shop like a cash buyer getting the vehicle you want. Remember, other advertised special financing offers you hear about often only apply to less-popular models and "not all buyers will qualify." That means only those with spotless credit are eligible. At the credit union, we'll work with you to put you in the driver's seat.

**New auto financing as low as 2.65% APR\***

**Now's a great time to refinance an existing auto loan from another institution. For qualifying borrowers we'll beat your current rate by 0.50% AND give you \$200\***

**Used auto financing as low as 3.00% APR\***

\*APR = Annual Percentage Rate    Rates subject to change    Refinance offer expires 08/31/17  
 Minimum refinance rate = 2.0% APR    Minimum refinance amount = \$10,000    All borrowers must meet credit qualifications

Get the Best Deal on Car Loans

Prevent Card Skimming

Annual Meeting Results

Home Security Tips

Special Points of Interest

Love My Credit Union Rewards

## How to Get the Best Deal on Car Loans

**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](http://www.greatplainsfcu.com)

Some consumers will spend days making sure they get the lowest price on a vehicle yet they won't bother to shop for the best auto loan. Researching your financing options could save you thousands of dollars. Here's what you should focus on when comparing auto loans:

**APR**

Focus on the annual percentage rate (APR), which varies from day to day and lender to lender. Great Plains offers some of the best rates available but sometimes not THE best. When discussing financing at the dealership don't limit the discussion to just how much of a payment you can afford. A lower rate can produce significant long-term savings. For example, a five-year \$25,000 loan at 5 percent APR would save you nearly \$1,400 overall compared with the same loan at 7 percent.

**TERMS**

What is the length of the loan? A shorter term means higher monthly

payments but less money paid overall. For example, compare a \$15,000 loan at a 6.5 percent APR with a three-year loan and a five-year loan.

Terms	Monthly payment	Interest paid
3 years	\$460	\$1,550
5 years	\$293	\$2,610

Although the monthly payments are higher, you'll save over \$1,000 if you go with a three-year loan.

**RESEARCH**

Bankrate.com will show you the current 604006 average loan rates nationally and if you enter your zip code, local rates too. The site is limited in its lender listing so be sure and check around your local financial institutions. For example, a search for a 48-month loan for a used car in Kansas shows banks' APRs between 3.45-4.99 percent. According to the Credit Union National Association's Kansas benefits report, the average APR at a credit union is much lower, about 2.61 percent.

## Steps to Fight Skimming

Debit and credit card skimming fraud is on the rise and with scammers, hackers and breaches, it's hard to know if your information is safe.

**What is skimming?** Skimming is the term used to describe the fraudulent collection of card (credit

or debit) information and PINs that have been used at an ATM or outside gas pump. A device is placed over the card reader that collects the data stored on the card. Depending on the capabilities of the particular skimmer, the reader can pick up information from both pin and non pinned transactions.

**Here's What You Can Do**



*Examine Card Readers*



*Check Your Statements*



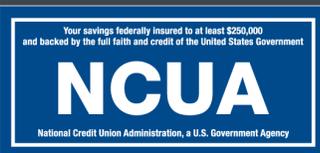
*Pay Inside at Gas Stations*



*See Fraud? Contact Your CU*



*Be Aware & Report Suspicious Activity*



## Annual Meeting Results

The Great Plains Federal Credit Union annual meeting was held on April 28, 2017. Since many members are often unable to attend the meetings here is a quick recap and an update of the credit union's financial position.

The meeting began with the reading of the prior meeting's minutes. Incumbents were the only candidates for the two open board 702445 positions so no elections were held. Board Chairman Gerald Hendren and board member Cecil Flood retained their positions.

Chairman Hendren provided an update on the activities and general condition of the credit union as well as its position for the future.

President Ken Martin spoke about the credit union's financial condition. He reviewed the financial report that compared 2016 to 2015.

2016 loan demand was higher than in 2015. Member deposit balances increased from 2015. Income areas remained stable as did operating expenses. The majority of the increase in expenses was again attributable

to provisions for loan losses. Continued increases in loans over the last few years have made it necessary to set aside additional funds in reserves for loan losses. Credit union net worth remains strong. Because of these factors the credit union remains well-positioned to serve its members into the future.

The Supervisory Committee report was given by its Chairman, Robert Medley. He spoke about results of recent audits and regulatory exams. The credit union continues to operate in a sound and safe manner.

The meeting ended with many members winning cash and other prizes. We want to thank all who were able to attend.

### CURRENT FINANCIAL STATISTICS AS OF 05/31/2017

LOANS*	\$90,966,767
SHARES	\$235,969,740
CAPITAL	\$48,643,379
ASSETS	\$287,556,717
INCOME-YTD	\$253,130
*Loan figure net of loan loss allowance	

## Tips to Secure Your Home Before a Trip

Here are some tips for securing your home while you're away. By following these home security tips, you can have peace of mind while traveling knowing you've taken the right steps toward keeping your home secure:

- Ask a trusted neighbor to watch your property and report suspicious activity.
- If possible, have a trusted friend or family member stay at your home.
- Have a car 811817 parked in the driveway each night. Often

a neighbor won't mind parking in your spot.

- If trash day comes while you're on your trip, ask a neighbor if they can pull your cans out and bring them back in after the trash is taken.
- Install automatic timers on lights, TVs and radios to give the impression someone is home.
- Ask a neighbor to collect your mail and newspaper delivery everyday or stop delivery.
- Make sure you lock all doors and windows.

- Keep the trees and shrubs trimmed to allow for good natural surveillance of your property.
- Put motion detectors on your outside lights.
- Let neighbors, family, and friends know when you plan to return from your trip.

Whether you travel far or near this summer, please be safe and have a great time!

### 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 Members Get Cash Rewards, Deep Discounts and Exclusive Savings.

Credit union members have saved **nearly \$2 billion** with Love My Credit Union Rewards discounts! The more offers you take advantage of, the more you save.

- ♥ \$100 cash reward with every new line activated with **Sprint!** Current customers will receive a \$50 cash reward for every line transferred into **Sprint Credit Union Member Cash Rewards**. Plus, get a \$50 loyalty cash reward every year for every line.\*
- ♥ Save up to \$15 on **TurboTax** Federal online and downloadable tax products.
- ♥ Get trusted protection and true savings with **TruStage Auto & Home Insurance Program**.
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new **ADT** monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Earn cash back with **Love to Shop** at over 1,500 online retailers.

Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to start saving today!



**Activ. Fee:** Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer begins 1/1/2017. Offer ends 12/31/2017. Available for eligible credit union members & member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint & receive a \$100 cash reward for each new smartphone line activ. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for new smartphone line active. &/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activ. at point of sale. Max. 15 lines. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile & Assurance.) May not be combinable with other offers.

**\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct. remains active and in good standing for 1 yr. Max. 15 lines. **Cash Reward:** Cash Reward issued by CU Solutions Group. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards) & click on "Cash Rewards Tracker".

**Other Terms:** Offers/coverage not available everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice.** Restrictions apply.

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