

# Connections

A PUBLICATION FOR GUTHRIE CREDIT UNION MEMBERS



"a place **YOU** Belong"

**SAYRE OFFICE**

104 N. Elmer Ave.  
Sayre, PA 18840  
(570) 888-7135

Hospital extension to  
GFCU: 4709  
Fax: (570) 882-9564

*Office Hours*

Monday, Tuesday, & Wednesday  
9:00 AM – 5:00 PM  
Thursday  
9:00 AM – 5:30 PM  
Friday  
8:00 AM – 6:00 PM

**TROY OFFICE**

163 Canton St.  
Troy, PA 16947  
(570) 297-2440

Fax: (570) 297-0589

*Office Hours*

Monday, Tuesday, & Wednesday  
9:00 AM – 5:00 PM  
Thursday  
9:00 AM – 5:30 PM  
Friday  
9:00 AM – 6:00 PM

T.E.D.

882-8980 or 882-8985  
Toll-Free: 1-877-493-6161

[www.GuthrieFCU.org](http://www.GuthrieFCU.org)



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act

## IDSafeChoice

The number of identity fraud victims in the U.S. increased 12% to 11.1 million adults in 2009. The total annual fraud amount increased by 12.5% to \$54 billion. The good news is your credit union has been proactive in protecting its members.



Last November, all members with a share draft account received the new IDSafeChoice protection for two months free. Starting in January, this identity theft service has a small monthly charge of \$1.00. The program works like this: you are assigned a "Recovery Advocate" who will take over the identity recovery process for our members, performing all of the legwork with creditors, government agencies and law enforcement. This advocate will research and assess the damage and manage the complete recovery process. Additional coverage for credit report monitoring and family coverage are available at our website. Visit [www.GuthrieFCU.org](http://www.GuthrieFCU.org) and click on the "protect your identity" link.

## Home Equity Promotion!

Guthrie FCU has some of the best Home Equity products in the area. During the month of April, GFCU will refund the cost of all appraisals (a \$200 to \$250 value) for any Home Equity Loan closed 1584 at Sayre or Troy. Take advantage of our 5/1 Line of Credit Home Equity.

*Stop in and see a loan officer today!*

## Attention First Time Homebuyers!

Guthrie FCU offers first-time homebuyer mortgages. Stop in Sayre and see Karen or Nancy in our Troy office. Currently, there are a number of tax credit incentives available to current and potential new homeowners. If you are purchasing, you could receive up to an \$8,000 tax credit or 10% of your purchase.



Take advantage of these benefits today!

***Guthrie FCU takes pride and honor in serving you and your family while providing security for your future.***

# Guthrie FCU

## Board Of Directors

Heather R. Vail, *Chairman*  
Gary Gee, *Vice Chairman*  
Bernard L. Smith, *Treasurer*  
James E. Collins, *Secretary*  
John E. Detrick  
Joann Gillott  
Bill Hickey  
John M. Simonds  
Roberta Sabitus-Place

## Supervisory Committee

Michael Nagar, *Chairperson*  
Gary Reeves  
Paul Henry  
Gary Gee  
Amaryah Denlinger

## Elmer Ave. Staff

### ADMINISTRATION:

Eric L. Chase, *CEO, ext. 125*  
Diane Picciano, *Admin. Asst., ext. 125*

### LENDING DEPT:

Ken Seaver, *Loan Manager, ext. 126*  
Pamela Dulin, *Loan Officer, ext. 115*  
Karen Agnew, *Mtg/Collection Officer, ext. 114*  
Donna Dudash, *Loan Officer, ext. 116*

### OPERATIONS DEPT:

Kathleen McCutcheon,  
*Operations Manager, ext. 124*  
Liz Saxon, *Head Teller, ext. 111*  
Justin Shaw,  
*Member Account Specialist, ext. 112*  
Todd Bacon, *Loan Processor, ext. 113*  
Danielle Randall, *MSR, ext. 131*  
Jennifer Heath, *MSR, ext. 132*  
Joy Norton, *MSR, ext. 121*  
John Pack, *PT MSR*  
Jeannie Brown, *PT MSR*

### FINANCE DEPT:

Maria Ciccicarelli, *Chief Financial Officer, ext. 127*  
Kathryn Bonning, *Plastic Cards, ext. 123*  
Alisha Polzella, *ACH/Share Draft, ext. 117*  
Shannon McCarty, *Accounting Clerk, ext. 134*

## Troy Staff

Nancy DelGrippo, *Mtg/Coll Officer, ext. 113*  
Bonnie Parsell, *MSR II, ext. 112*  
Sherry Estep, *MSR, ext. 114*

# CEO REPORT



By industry standards your credit union is not a huge financial institution (almost 50 million). Yet with technology, your credit union can do all the things a large financial institution can do.

Over the past few years, your Board of Directors and Management have invested wisely in technology to allow GFCU to better serve its members. We now have five ATMs within Bradford County, three with check cashing capabilities. We purchased into a Credit Union Service Organization (CUSO) known as CO-OP Financial Services, which provides free access to 28,000 ATMs nationwide.

Our new website ([www.GuthrieFCU.org](http://www.GuthrieFCU.org)) was released last month. Flexnet, our internet banking service is now receiving almost 22,000 log-ins per month, with 60% of our membership having access. Our debit card transactions are growing by double digits every six months. We upgraded our rewards program so all debit card and Visa card usage can accumulate points. Our audio response program T.E.D. received almost 6,000 phone calls a month. Members can apply for a consumer loan online. First Mortgage pre-approval lending is available online. So you ask, why all this technology?

The reason is quite simple, technology is a cost saving avenue. As we all know, costs are going up in all areas (postage, paper stock, taxes, etc.). The process of a manual transaction is a cost over 3x's the cost of an electronic transaction. Thus members using our internet banking, ATMs or debit card products save your credit union money. In addition, you reap the benefit of convenience. You can use the service on your terms whether it's 2 a.m. or 2 p.m.; you can access your account via the computer or telephone. Help your C.U. go green and use our automation! Thank you!

Cordially,  
Eric L. Chase

## — Alert! —

Effective July 1, 2010 members that call the credit union and request a credit union employee to 8100 complete a transfer for them via the telephone will be assessed a \$2 fee.

Stop in for a free demonstration on how to use our Free audio (T.E.D.) and internet (Flexnet) services.

## Hey Kids!

### Check Out Kirby Kangaroo Club And CU Succeed!

These two great websites can be accessed by going to [www.GuthrieFCU.org](http://www.GuthrieFCU.org) and clicking on the links on the right.

Kirby Kangaroo is perfect for younger kids. Once on the Kirby Kangaroo Club site, kids can play games, read about Kirby's adventures, 111633 laugh at the jokes, or print out a coloring page.

CU Succeed was designed to be a financial network for teens. Once on the website, teens can learn about budgeting, saving, college expenses, credit, checking accounts, getting a job, and so much more.

Kids! Check out these two fun and educational websites today!



## New Employee Spotlight

### Ken Seaver

Ken Seaver is our Loan Manager. He joined us on February 1, 2010. He brings a varied financial background to GFCU. His 11 years of experience will benefit our members in a variety of ways. Ken is a graduate of SUNY – Binghamton. Ken is a native to the Southern Tier of New York and lives with his wife Kendra and son Owen. Stop in and welcome Ken!



## Courtesy Pay/Overdraft Program Change

More new regulations are coming down effective July 1, 2010 that will affect your courtesy pay/overdraft programs. Effective July 1, 2010, new federal regulations will go in affect. Look for your "opt-notice" to protect your share draft (checking) account and debit card purchases.

## Guthrie FCU - "a place YOU Belong"

## How To Maintain Your Budget When Life Throws You A Curveball!

Things happen that strike out your best budget plans. Instead of making your budget based on a perfect world, you have to base it on the real world.

**Don't buy frivolous things.** A coffee run in the morning, a quick trip to the fast food drive in, etc. really add up. You didn't plan for them and they're not really necessary. Instead, you need to keep this extra money for things that you can't avoid.

**Save as much as you can.** Saving 10% of your gross income for life's surprises is very important. The longer you save, the better you will be at it.

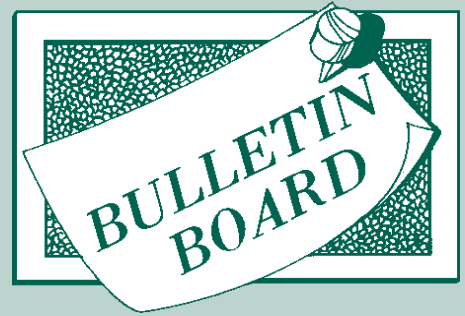
**Organization is key.** Get your finances organized so bills don't slip through the cracks.

**Become mindful.** Say good-bye to mindless spending and watch your cash reserves increase.



## Troy Advisory Board

Jim Collins, Bill Miller, Denise Ives, Dr. Mark Connell, and Scott Cummings are the members of the new Troy Advisory Board. This board meets quarterly in Troy. Their purpose is to make sure GFCU is completing its Mission and Vision in Troy and the surrounding areas.



## Holiday Closings

### Memorial Day

Monday, May 31, 2010

### Independence Day

Monday, July 5, 2010

## Open Your ROTH IRA

ROTH IRA share certificates are a great way to watch your money grow. They are safe and secure investment options that help you save for the future.

We offer a 36 month term along with competitive rates to fit your needs. Stop by to open one today!

## Please Update Your Account Information

In order to better serve you, we would like to keep our files accurate and updated. If you have had any changes (new home phone number, different cell phone number, new work extension, new home address, etc.), please call or come by so we can update your information. Thank you.

## Win \$10!

We've hidden the account numbers of three Guthrie FCU members in the articles of this newsletter. If you find your account number, call us by May 3, 2010, and we'll deposit \$10 into your Share Savings Account. Good luck!

# Guthrie Federal Credit Union Privacy Policy Statement

To all Guthrie Federal Credit Union Members:

Guthrie Federal Credit Union (GFCU) is committed to making available financial products and services that will enable you to meet your financial needs and reach your financial goals. Protecting personal information and using it in a manner consistent with your expectations is a high priority for everyone associated with GFCU.

As a member of GFCU, you also have a responsibility to safeguard your financial information. To ensure that you can rely on the quality of products and services we make available, our credit union stands behind the following privacy policy:

- **GFCU will collect only the personal information that is necessary to conduct our business.** That means, just what is necessary to provide competitive financial products and services – no more.
- **GFCU will protect your personal information.** GFCU will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transaction, and protect member confidentiality.
- **You will always have access to your information.** As a member of GFCU, you will always have the opportunity to review your information and make necessary changes to ensure that our records are complete and accurate.
- **GFCU will only share information when necessary.** GFCU will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.
- **GFCU will partner only with businesses that follow strict confidentiality requirements.** The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms.
- **GFCU will offer you a choice in how your information is used.** Any member of GFCU may elect to keep their information from being shared with our business partners. GFCU will inform you on how to exercise your choice, and we will take all reasonable steps to make sure your requests are followed. At least once a year, we will remind all members of your right to choose.

## — New Insurance Company —

Please be advised that Guthrie Federal Credit Union has contracted with South West Business Corp. (SWBC) to track all future lien filings and insurance verifications on collateralized loan items. SWBC is based out of San Antonio, Texas. All correspondence from SWBC will come to our members with Guthrie FCU's name and logo on it, with a return address of San Antonio, Texas. Again, please be advised that the San Antonio address is a legitimate address, and please comply with any insurance verification request from SWBC on behalf of Guthrie Federal Credit Union.

If you have any further questions regarding this matter, please contact a member of our Loan Team at (570) 888-7135.

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Connections  
NEW LETTER  
PLEASE OPEN AND READ...

104 N. Elmer Ave.  
Sayre, PA 18840



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Pottstown, PA 19464