GUTHRIE FEDERAL CREDIT UNION

104 N. Elmer Ave.
Sayre, PA 18840

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# Connections
NEWSLETTER

Please open and read...

**GFCU would like to welcome four new Select Employer Groups, or SEGs, to our available field of membership!**

If you work for one of our new SEGs, you're eligible to join Guthrie FCU:

- The Morning Times
- Valley Energy
- CPE I.T. Solutions
- CPE Inter-Link (two separate entities)

## Reward Yourself by Referring a Friend!

**Refer a qualified new member to Guthrie Federal Credit Union and both you and the new member will receive $5.00! The more people you refer – the more you can earn!**

| Existing GFCU Member | New Prospective Member |
|---|---|
| Name: | Name: |
| Phone #: | Phone #: |
| Address: | Address: |

Qualifying referrals that are eligible for this offer include SEG-based business employees and existing members' direct family members (mother, father, sister, brother, grandparents, household residents, etc.).

Questions about referring a new member? Please contact a Guthrie FCU representative today.

This special referral offer is subject to credit union guidelines and can end or be changed at any time.

# Connections

A PUBLICATION FOR GUTHRIE CREDIT UNION MEMBERS

2013 *fall*

GUTHRIE FEDERAL CREDIT UNION

**"A Place YOU Belong"**

**Sayre Office**
104 N. Elmer Ave.
Sayre, PA 18840
(570) 888-7135
Fax: (570) 882-9564

***Office Hours***
Monday, Tuesday, & Wednesday
9:00 AM – 4:30 PM
Thursday
9:00 AM – 5:30 PM
Friday
8:00 AM – 6:00 PM
Sayre drive-up window open
Monday – Thursday at 8:30 AM,
Fridays at 7:30 AM

**Troy Office**
454 Canton St.
Troy, PA 16947
(570) 297-2440
Fax: (570) 297-0589

***Office Hours***
Monday, Tuesday, & Wednesday
9:00 AM – 4:30 PM
Thursday
9:00 AM – 5:30 PM
Friday
8:00 AM – 6:00 PM
Troy drive-up window hours are the same as the lobby.

T.E.D.
(570) 888-7135
Toll-Free: 1-877-493-6161

**www.GuthrieFCU.org**

EQUAL HOUSING LENDER

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

Equal Opportunity LENDER

## President's Message

Every year, the third Thursday of October marks **International Credit Union Day**, which is a time for credit unions to reflect on how far the movement has come and to look ahead to the future. For more than 100 years, credit unions have been serving their members based on the philosophy of people helping people. Credit unions are democratically controlled (one share, one vote) and volunteer based. Our focus now and in the future will continue to be you, the member – not the stockholder.

Today, total assets in the credit union industry have surpassed the **$1 trillion** mark and we are serving over 100 million members. On October 17th, Guthrie Federal Credit Union will celebrate International Credit Union Day with a **Shred Day** at our main office in Sayre, where members can bring confidential paper documents that need to be securely destroyed. Both of our locations will be serving snacks and refreshments. Also, there will be rate promotions for loans and deposits, giveaways, drawings for prizes and a food drive to help the local community food bank.

Now looking ahead, we are committed to making it easier for you to do business with us. We are currently in the testing phase of our new mobile banking platform, which should be ready by the publication of this newsletter. (Details will be posted on our website.) Soon, we will also be introducing **instant issuance**, in which all credit, debit and ATM card stock will be generated on site. In addition, you will be able to set your PIN on site at the credit union, thus eliminating the risk of having your PIN compromised in the mail. We are also preparing for the launch of **remote deposit capture**, which allows you to take a picture of your check and make your deposit wherever you are.

You will continue to see improvements and additions to our new website. For example, under the "How to Join" column of our website, please refer to our new **Membership Guide**, which describes all of our current products and services.

As we head into Fall, I am happy to report that we are having another successful year. Loans continue to grow and are up over $1.9 million from last year. Assets are tracking to budget and our delinquency remains low and below national averages. Capital continues to grow and is up significantly from last year.

Thank you for your continued support and we hope that you will stop in to experience all the value we have to offer. Guthrie Federal Credit Union is "a place YOU belong."

Sincerely,

***John A. Savelli, President/CEO***

# Guthrie FCU

## Board of Directors

| | |
|---|---|
| John E. Detrick | Chairman |
| Bill Hickey | Vice-Chairman |
| Bernard L. Smith | Treasurer |
| John M. Simonds | Secretary |
| Teresa Bustin | Board Member |
| Joann Gillott | Board Member |
| Kevin Raupers | Board Member |
| Roberta Sabitus-Place | Board Member |
| Heather Vail | Board Member |

## Supervisory Committee

| | |
|---|---|
| Michael Nagar | Chairman |
| Teresa Bustin | |
| Gary Gee | |
| David Larson | |
| Gary Reeves | |

## GFCU Staff

| | |
|---|---|
| **Administration** | |
| John Savelli | Pres./CEO |
| **Lending Department** | |
| Ken Seaver | V.P. of Lending/ Compliance |
| Kathy Kilhefner | Mtg. Loan Officer |
| Josh Vlajic | Loan/BSA Officer |
| Judy Riopko | Loan Officer |
| Danielle Ulrich | Loan Processor |
| Patricia Wheeler | Front Desk Recp./MSSA |
| **Operations Department** | |
| Kate Bonning | Ops. Manager |
| Liz Saxon | P/T MSR/Acct. Assc. |
| Jeannie Brown | P/T MSR |
| Tammy Tunnicliff | MSR |
| Dusty Bombacie | MSR |
| Deborah Adams | MSR |
| Deb Townsand | MSR2 |
| Jennifer Heath | Acct. Specialist |
| MaryBeth Gee | E.F.T. Coordinator |
| Katie Hunter | Card Service Rep. |
| **Finance Department** | |
| David Noordhoek | Controller |
| Vince Moughan | Ops./Tech. Specialist |
| Shannon McCarty | Accounting Clerk |
| **Troy Branch** | |
| Karen Agnew | Troy Branch Supervisor |
| Bonnie Parsell | MSR2 |
| Todd Bacon | MSR2 |

## Holiday Closings

**Columbus Day**
Monday, Oct. 14

**Veterans Day**
Monday, Nov. 11

**Thanksgiving**
Thursday, Nov. 28

**Day after Thanksgiving**
Friday, November 29
(Closing at 3:00 PM)

**Christmas Eve**
Tuesday, December 24
(Closing at 1:00 PM).

**Christmas**
Wednesday, Dec. 25

**New Year's Eve**
Tuesday, December 31
(Closing at 3:00 PM).

**New Year's Day**
Wednesday, Jan. 1

AMERICA'S CREDIT UNIONS™
*Where people are worth more than money.*

# Halloween Safety

## Tips for trick-or-treaters

Make this year's haunted holiday as safe and fun as can be with these great tips:

- **S**words, knives and similar costume accessories should be short, soft and flexible.
- **A**void trick-or-treating alone. Walk in groups or with a trusted adult.
- **F**asten reflective tape to costumes and bags to help drivers see you.
- **E**xamine all treats for choking hazards and tampering before eating them. Limit the amount of treats you eat.
- **H**old a flashlight while trick-or-treating to help you see and help others see you.
- **A**lways test make-up in a small area first. Remove it before bed time to prevent skin and eye irritation.
- **L**ook both ways before crossing the street. Use established crosswalks wherever possible.
- **L**ower your risk for serious eye injury by not wearing decorative contact lenses.
- **O**nly walk on sidewalks or on the far edge of the road facing traffic to stay safe.
- **W**ear well-fitting masks, costumes and shoes to avoid blocked vision, trips and falls.
- **E**at only factory-wrapped treats. Avoid eating homemade treats unless you know the cook well.
- **E**nter homes only if you're with a trusted adult. Otherwise, stay outside.
- **N**ever walk near lit candles or luminaries. Be sure to wear flame-resistant costumes.

Source: cdc.gov

# New Products/Services

The long anticipated launch of the new GFCU Mobile App's for the Android™ and Apple® operating systems has finally arrived. Members can download the new applications by following the links on our web site or while they are logged into home banking. You can also download the apps by visiting Google Play or Apple App Stores by searching the word "Guthrie." The new apps will allow you to view a summary of your accounts, transfer funds between accounts, view your Email accounts and E-alerts, change passwords and much more. You can also download the app to your favorite tablet device. Making it easier to access your accounts is just another reason why Guthrie Federal Credit Union is *a place you belong.*

ANDROID APP ON Google play

Available on the iPhone App Store

# Mark Your Calendars!

## International Credit Union Day is October 17th

Every year since 1948, credit unions around the world have been celebrating International Credit Union Day on the third Thursday of October. The purpose of International Credit Union Day is simple. It is a day meant to honor the collective spirit of credit unions as financial partners that embody a "People Helping People" philosophy. It is a day dedicated to recognizing the visionaries who shaped and influenced credit unions in the past – as well as those who continue to shape and influence credit unions now and into the future. Most of all, though, it is a day to celebrate the members whose loyalty and patronage have led to the resounding success of credit unions worldwide.

This year's theme for International Credit Union Day is "Credit Unions Unite for Good: A Better Way." The theme alludes to the cooperative spirit among credit unions and identifies credit unions as the leading financial institution of choice for individuals who want their needs and goals to take precedence over profits.

Stop by your nearest Guthrie FCU branch on October 17th to help us celebrate International Credit Union Day! We are honored to serve our members, and we want to thank each and every one of you for helping us become the credit union that we are today. **Thank you and please stop in and let us show you why Guthrie Federal Credit Union is a place YOU belong.**

# We Have the "FIX" for Your Home Improvement Needs!

Borrow up to 80% of your home's appraised value with a **fixed-rate** home equity loan.

- **5-year term** – fixed rate as low as **1.99%** APR*
- **7-year term** – fixed rate as low as **2.99%** APR*
- **10-year term** – fixed rate as low as **3.49%** APR*
- **15-year term** – fixed rate as low as **3.99%** APR*

*Put your home's equity to work for YOU. Apply today!*

*All terms, rates and conditions of the loan are based on actual confirmed creditworthiness, GFCU account relationship, lending policy requirements and existing member accounts must be in good standing.

## Board of Directors Election

The Nominating Committee of Guthrie Federal Credit Union's Board of Directors has announced the following nominees for board elections to be held at next year's Annual Meeting in March 2014. Specific dates and times will be announced in the 2013/2014 Winter Newsletter. Directors are volunteers who serve three-year terms.

**THIS YEAR'S TERM DIRECTOR POSITIONS ARE:**
Kevin Raupers, William Hickey, Joann Gillott

Nominating Committee Members:
Bernard Smith, John Simonds, and Roberta Sabitus-Place.

**Nomination Procedures:**
Credit Union election procedures require any nominee to meet with the Nominating Committee to review his or her potential candidacy. At this meeting, the duties, liabilities and responsibilities of Directors will be discussed.

Arrangements for such meetings may be made by writing to the Nominating Committee, Guthrie Federal Credit Union, 104 N. Elmer Ave., Sayre, PA 18840.

The nominee must certify in writing, on a form prescribed by the National Credit Union Administration and the Board of Directors, that he or she has agreed to abide by the legal responsibilities of a board member, is agreeable to nomination, and will serve if elected to office.

If the member refuses to sign any of the documents, he or she shall be deemed to have refused consideration for the nomination.

Once the certification is complete, petition forms will be available from the Board Secretary. The member must then obtain at least 70 valid, verified signatures of members, age 18 and above, who are in good standing. The petition must be submitted and reviewed before the nomination will be effective.

Completed petitions must be returned to the Board Secretary no later than 5 PM, November 30, 2013. Names of nominees will be posted in each credit union office on February 1, 2014.

**The 10th Annual GFCU New York City Holiday Bus Trip –** scheduled for Saturday, December 7th. The cost is $49.00 per person. Please contact a GFCU representative today for more details and to reserve your seat for this fun holiday event.