



104 N. Elmer Ave.
Sayre, PA 18840

Connections

A PUBLICATION FOR
GUTHRIE COMMUNITY CREDIT
UNION MEMBERS

Please open and read

Required Annual UCC4A Disclosure:

UCC4A Disclosures must be provided to any member or business receiving or originating Cash Concentration or Disbursement (CCD) and Corporate Trade Exchange (CTX) credit entries via the ACH Network (Reference 2008 ACH Rules Ref(s): Article 2.1.10, Notice by ODFI, and Article 2.1.11, Notice by RDFI, page OR 4).

Provisional Payment Disclosure

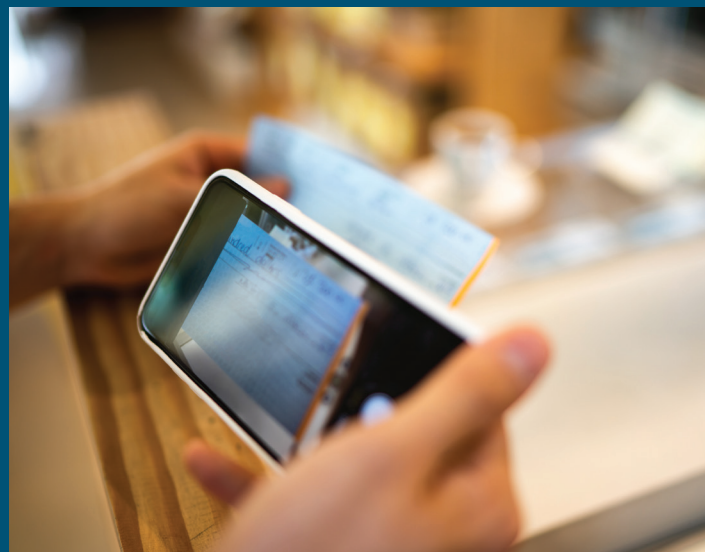
Credit given by us (Guthrie Community Credit Union) to you (credit union member) with respect to an Automated Clearing House credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e., the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice Disclosure

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next-day notice to you of receipt of an ACH item, and we will not do so. However, we will continue to notify you of the receipt of payments in the periodic statements we provide to you.

Choice of Law Disclosure

We may accept on your behalf payments to your account that have been transmitted through one or more Automated Clearing Houses (ACH) and that are not subject to the Electronic Fund Transfer Act, and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Pennsylvania as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.



CONNECTIONS

WINTER 2022



A Place YOU Belong

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

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

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

www.GuthrieFCU.org

Upcoming Events:

Annual Meeting:
May 18, 2022



President's Message

Welcome to Guthrie Community Credit Union!

I am happy to report that our membership base continues to grow and the credit union continues to operate in a safe and secure manner as evidenced by our “**Well Capitalized**” rating under the National Credit Union Administration (NCUA) guidelines. The safety and soundness of GCCU continues to be steadfast, fortified by a strong capital position and best business practices.

We accomplished a lot in 2021, and we're looking forward to hitting the ground running in 2022. We launched our new brand and website last year. We are currently wrapping up the due diligence phase of our merger with Solutions Federal Credit Union and hope to have NCUA approval by September of this year. We are focusing on going paperless and will have new digital signature pads in place by the second quarter of 2022.

The credit union's financial position continued to improve as assets grew from \$95.2 million as of December 2020 to **\$103.2** million as of December 2021. We continued to offer competitive rates on our loan and deposit products as evidenced by their record growth. Loan assets grew by \$3.3 million (7.5%) and deposits grew by \$8.1 million to reach \$92.9 million. We now serve over **7,411** members who rely on our credit union for safety and soundness.

Guthrie Community Credit Union is committed to supporting charitable, community and civic organizations. The credit union was a proud supporter of several Guthrie Clinic events this past year, including the Turkey Trot, Guthrie Gala, Guthrie Gallop and Golf for Guthrie. We also supported the Troy Fair and the 4H livestock sale, Scholarship Challenge, Sayre Historical Society, Tinsel-n-Lights, Bowl Over Cancer and the Bridge, free document shredding and more.

We are fortunate to be part of such a caring and philanthropic community, and we want to extend a thank you to all of our members for their continued support. You helped us make 2021 a record setting year!

I also would like to take this opportunity to thank our volunteer board of directors, supervisory committee volunteers and each of our employees for their hard work and dedication. As a result of your service, Guthrie Community continues to be a financially strong and vibrant, community-focused credit union.

Sincerely,
John Savelli – President & CEO



Guthrie CCU

Board of Directors

John M. Simonds	Chairman
Kevin Raupers	Vice-Chairman
Bernard L. Smith	Treasurer
Heather Vail	Secretary
Arthur Field	Board Member
Roberta Sabitus-Place	Board Member
Jennifer Wittie	Board Member
Craig Wilhelm	Board Member
John Detrick	Board Member

Supervisory Committee

Gary Reeves	Chairman
Sharon Alamo	
Jennifer Wittie	

GCCU Staff

Administration

John Savelli	President & CEO
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Finance Department

Shannon McCarty	Sr. Accountant
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Lending Department

Timothy Hickey	Vice-President of Lending
Jamie Houghton	Mortgage Loan Officer
Danielle Ulrich	Loan Officer
Megan Gratkowski	Loan Officer
Lynn Chappell	Loss Prevention Specialist

Operations Department

Kathryn Bonning	Vice-President of Operations
	Operations Specialist
Elizabeth Saxon	Operations Clerk
Todd Bacon	New Account Specialist
Jennifer Heath	E.F.T. Coordinator
Martha Schultz	New Acct/Phone MSR
Debra Townsend	Card Services Rep.
Ashley Hovan	MSR
Naomi Gallagher	MSR
Tammy Tunnickliff	MSR
Lacey Wolcott	BSA Officer / Ft. Desk

Troy Branch Office

Bonnie Parsell	Loan Officer
Halley Allen	Mortgage Loan Officer
Mary Krise	MSR
Shandi Rockwell	MSR
Megan Derstine	PT - MSR

BOARD OF DIRECTORS Elections Notice

The Guthrie Community Credit Union Annual Meeting for 2021 will be held **Wednesday, May 18, 2022** at 5:00 p.m. The meeting will take place at the main office located at 104 N. Elmer Ave; Sayre, PA; 18840.

All GCCU members are welcome to attend.

There will be no election for the three available positions on the Guthrie Community Credit Union Board of Directors. The nominating committee submitted three candidates, and they were posted in both GCCU branch office locations in Sayre and Troy. At that time, members interested in serving on the GCCU Board of Directors were invited to submit petitions for inclusion on the ballot. The deadline for these submissions was January 3, 2022. Since no petitions were received by the deadline and the nominating committee had already submitted three incumbent candidates for the three vacant positions, there will be no voting at this year’s annual meeting. In lieu of elections, the nomination chairperson will request that the secretary cast one ballot for the slate of officers as presented at the annual meeting.

Guthrie Community Credit Union is pleased to present the following slate of officers:

JOHN SIMONDS – Mr. Simonds has worked for Pathways, Inc. in Corning, NY for 21 years and today serves as the company’s Chief Operating Officer. Prior to Pathways, he worked in the Guthrie healthcare system for 14 years. A graduate of the University of Scranton, Mr. Simonds has served on the Guthrie Community Credit Union Board and personnel committee for 15 years. He also serves as a board member for the Family Services of Chemung County and for Person Centered Services of Western New York.

BERNIE SMITH – Mr. Smith graduated from Waynesburg College in 1975 with a bachelor’s degree in accounting and business administration, and he recently retired after a 40 year career in accounting and finance. Mr. Smith spent 19 years— nearly half his career— at Guthrie Healthcare. He has been a member of the Guthrie Community Credit Union Board for 21 years and has served on the finance, supervisory and personnel committees. He currently resides in Sayre, PA with his wife Debbie.

ROBERTA SABITUS-PLACE – Mrs. Sabitus-Place graduated from Wilkes College with a bachelor’s degree in psychology and a minor in accounting. She went on to earn a graduate certificate in human resources from Cornell University and worked in HR for close to 30 years. Mrs. Sabitus-Place has been involved in the credit union movement since the late 80’s and is an active member of the Guthrie Community Credit Union Board. In addition to serving on several board committees, she served as secretary for one term and board chairperson for two terms. She has also served as president of the International Management Council, on the board of Big Brothers Big Sisters (she has been a Big to a Little too!) and has past involvement in the Republican Party. She is so proud of her years working with the Guthrie Community Credit Union Board to help grow a small-town credit union into a thriving institution that serves the entire community.



10 Tips to Avoid Phishing Scams

Phishing is an attempt by scammers to trick you into giving them your personal information like financial account numbers, passwords and even credit card numbers. A scammer pretends to be from a legitimate business, such as a credit union, credit card provider or even a mobile phone provider. They may contact you via email, text, social media or by phone in an effort to steal personal or financial information and commit fraud.

The Federal Trade Commission (FTC) reported more than 2.1 million fraud reports from consumers in 2020, with imposter scams remaining the most common type of fraud reported to the agency. According to the FTC, consumers reported losing more than \$3.3 billion to fraud in 2020. It’s important to know how to identify a scam.

How to Spot a Phishing Attempt

As mentioned above, scammers often use email and text messages to trick you into providing personal information like passwords or even your social security number. Once in possession of this information, a scammer may be able to access your financial accounts. Be on the lookout for emails, texts or calls requesting sensitive information. Your credit union and other legitimate organizations will never ask for social security numbers, passwords or credit card information via text or email. We will never ask you to verify your account or debit card number via email. Scammers may try to gain your trust by saying they’ve noticed suspicious activity or a problem with your account. If you’ve received an unsolicited email or text from an organization that provides a link to click or asks you to provide sensitive information, it’s a scam.

Take a close look at the email. Legitimate companies will have domain emails. They do not send unsolicited attachments, which can also signal a scammer. Be wary of hyperlinks. Avoid clicking a link or image without first verifying the link is legitimate. Hover over the link without clicking to verify authenticity. Watch out for web addresses that resemble legitimate companies but are slightly altered. Never click on an attachment unless you know it’s legit. It’s one of the most common ways to spread computer viruses and can give someone else control of your device.

Social media-based phishing uses messages sent via social media instead of email. Scammers may send a malicious link via Facebook, Twitter, Instagram or LinkedIn. They may pose as a friend to get you to share confidential information. Phishing emails or messages may come in the guise of a friend needing you to send them money to help with an emergency or being alerted that you’ve won a contest but need to click a link for your prize. Look for misspellings, typos and grammatical errors in emails and texts. Look for generic greetings like “Dear Customer”. These are all signs of a phishing attempt.

10 Ways To Protect Yourself from a Phishing Attempt

1. Don’t give your financial account or credit card number to someone who calls you, even for verification purposes.
2. Protect your computer by keeping all software applications up to date. Install anti-virus software and firewalls.
3. Delete suspicious emails or texts without opening them.
4. Manually block the sender of suspicious emails.
5. Protect your mobile devices by setting software to update automatically.
6. Do not click on any embedded links, attachments or popups. Hover to verify links.
7. Protect your accounts by using multi-factor authentication.
8. Routinely review your financial and credit card accounts and statements.
9. Think before you act. Legitimate businesses will not pressure you to act immediately.
10. Watch for “unsecure” warnings from your web browser.

Report Phishing and Other Scams

Think before you click! If you think you’ve provided your personal information to a scammer, contact your credit union immediately. Report phishing attempts to the FTC at [ReportFraud.ftc.gov](https://www.ftc.gov).

Guthrie Community Credit Union Scholarship

We’re pleased to announce that we will be offering our endowed scholarship in coordination with the Community Foundation for the Twin Tiers.

This year we will be offering two \$1,000.00 scholarships that will provide funds to support graduating students from all Bradford County School Districts (PA), Waverly Central School District (NY) and Tioga Central School District (NY), as well as parochial and home-schooled students from those districts who will be pursuing a four-year degree.

Scholarship recipients will have demonstrated a strong work ethic and dedication to community service through volunteerism. Guthrie Community Credit Union is deeply committed to supporting the higher education goals of graduating seniors. Learn more at www.twintierscf.org.