



104 N. Elmer Ave.
Sayre, PA 18840

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Connections NEWSLETTER

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 Federal 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

A PUBLICATION FOR GUTHRIE CREDIT UNION MEMBERS

2018 *winter*



"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

Guthrie FCU would like to welcome its newest Select Employer Groups:

- Charm Pools
- Wilawana United Methodist Church – Sayre, PA
- High Flow Toastmasters Club – Sayre, PA
- Northeast ATV

President's Message

Welcome to Guthrie Federal Credit Union!

As I look back on this past year, it's clear that 2017 was a year of steady growth and accomplishments for Guthrie Federal Credit Union.



Our membership base continued to grow during 2017 with the addition of 578 new accounts this past year, increasing our overall membership to more than 7,200 in the areas we serve. As more people learned about the benefits of membership, we continued to sign on several new select employer and associational groups.

The credit union's financial position continued to improve as assets grew from \$68.0 million as of December of 2016 to \$72.3 million as of December 31, 2017. Loans ended the year at \$41.8 million on originations of \$19.7 million, an increase of \$3.9 million over 2016. Deposits have increased to \$64.2 million, and we continued to operate in a safe and secure manner as evidenced by our "Well Capitalized" rating as defined by the National Credit Union Administration.

During 2017, we improved and expanded several of our products and service offerings. In April, we upgraded our Online Banking platform with a new responsive and cross-platform design. In mid-July, we introduced our new overdraft protection program, Courtesy Pay, which was offered to all eligible share draft (checking) accounts. In August, we began to offer enrollment in our new Change Saver Program. Change Saver is a program that rounds up the amount of each debit card transaction to the next whole dollar amount and transfers that amount from your checking account to your Change Saver savings account. Another important initiative was the introduction of our new EMV chip cards for our Mastercard® debit card holders. The new debit cards come with microchip encryption technology, which offers a greater level of security to protect your card from unauthorized use.

Overall, Guthrie FCU had a strong and productive year. Looking ahead to 2018, we will focus on new technology and equipment upgrades as we prepare to deploy new ATMs at several key locations. We also have several new internal equipment upgrades planned to improve performance and strengthen our security posture.

I would like to take this opportunity to thank our talented staff, who take great pride and dedication in providing you with the highest level of service possible. All of us at Guthrie Federal Credit Union thank you for your continued loyalty and support. I look forward to another year of growth, and we all wish you a healthy and happy New Year!

Sincerely,
John Savelli – President/CEO



Guthrie FCU

Board of Directors

John E. Detrick	Chairman
John M. Simonds	Vice-Chairman
Bernard L. Smith	Treasurer
Heather Vail	Secretary
Roberta Sabitus-Place	Board Member
Dave Larson	Board Member
Joann Gillott	Board Member
Terry Bustin	Board Member
Kevin Raupers	Board Member

Supervisory Committee

Gary Reeves	Chairman
Teresa Bustin	
Sharon Alamo	
Sherry Boor	

GFCU Staff

Administration

John Savelli	President & CEO
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Lending Department

Tim Hickey	V.P. of Lending
Kathy Janosko	Mtg. Loan Officer I
Jamie Houghton	Loan Officer
Danielle Ulrich	Loan Officer
Beth Bidlack	Loan Officer/Collector

Operations Department

Kate Bonning	V.P. of Operations
Patricia Wheeler	BSA Officer/Ft Desk
Jennifer Heath	New Account Specialist
Martha Schultz	E.F.T. Coordinator
Liz Saxon	Operations Specialist
Shelby Sullivan	Card Services Rep.
Deb Townsend	New Acct/Phone MSR
Tammy Tunncliff	MSR
Megan Gratkowski	MSR
Casey Taylor	MSR
Stacy Keener	MSR
Kathy Ostrander	P/T MSR

Finance Department

Theresa Olmsted	Controller
Shannon McCarty	Accounting Clerk

Troy Branch Office

Bonnie Parsell	Loan Officer
Halley Walters	Loan Officer
Todd Bacon	Operations Clerk
Kayla Gilbert	MSR
Yvonne Rentzel	P/T MSR



Tips for Being Financially Safe in 2018

As 2017 ends and the new year begins, we should review some financial safety tips:

- Review your PINs and passwords. Avoid using personal information to create your PINs and passwords, like the last four digits of a Social Security number, a family birth date, your mother's maiden name or your telephone number.
- Avoid suspicious emails or telephone calls. When in doubt, it is always best to contact the company or person they might be claiming to be through their official channels and check the information.
- Keep a record of your account numbers and the contact information for each card issuer or creditor in case something happens.
- Don't sign a blank check or debit slip.
- Destroy old cards by shredding or cutting them up, making sure to destroy the account number before disposing of them.
- Look up and compare your monthly statements to your old receipts and go over each purchase to make sure there is no fraudulent activity.
- Check your account activity periodically, especially if you bank online, to ensure no fraudulent activity is happening.
- Make sure to report any discrepancies or mistakes on your account as soon as possible.

Follow these tips to start off 2018 right by being financially safe for the coming year.

GFCU Board of Directors Elections and Annual Meeting Notice

The Guthrie Federal Credit Union Annual Meeting for 2017 will be held Saturday, **March 24, 2018**, at 5:00 p.m. The meeting will be held at the Best Western Grand Victorian Inn located at 255 Spring St., Sayre, PA.

All GFCU members are welcome to attend. Please see a GFCU representative to make your reservation if you wish to attend.

There will be no election for the three available positions on the Guthrie Federal Credit Union Board of Directors. The Nominating Committee submitted three candidates, and they were posted in both GFCU branch office locations in Sayre and Troy. At that time, members interested in serving on the GFCU Board of Directors were invited to submit petitions for inclusion on the ballot. The deadline for these submissions was January 1, 2018. Since no petitions were received by the deadline, and the Nominating Committee had already submitted the 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 Federal Credit Union is pleased to present the following slate of officers:

John Detrick – Mr. Detrick joined the credit union and became a member in 1986. He obtained an associate degree from Mansfield University and has been employed with the Guthrie Healthcare System since 1986. Mr. Detrick currently works in the IT Services area within Guthrie Healthcare. He has been a four-time Board Chairperson of Guthrie Federal Credit Union, and he is also currently serving at the head of the GFCU Personnel Committee. Mr. Detrick has served as a volunteer to Guthrie Federal Credit Union in a variety of different capacities over the past 22 years. He has one daughter who is currently attending college with future aspirations of becoming a registered nurse.

Heather Vail – Mrs. Vail is married to Francis (Red) Vail and lives in Sayre, PA. They have two grown sons, Mark, a schoolteacher, and Shawn, a colonel in the United States Army. They have four grandchildren, and they also have a rescue dog, a year-old black Lab mix named Jasmine, and a year-old cat, Ebony. Mrs. Vail worked as an RN in obstetrics at Robert Packer Hospital as the manager of labor and delivery and retired as the Nurse Manager of the department after a 41-year career. She is currently working in the Ithaca Guthrie Clinic as a per diem nurse in the High-Risk Breast Cancer clinic for general surgery. Her education includes a nursing degree from the Robert Packer School of Nursing, certification in Obstetrical Nursing, certification as a Perinatal Bereavement Counselor, as well as multiple management and leadership course certifications. She has been a Guthrie FCU member for approximately 35+ years. She has been a member of the Board for many years, holding positions on the Supervisory Committee, the Personnel Committee and the Finance Committee. She was Chairperson of the Board for multiple terms and has attended several credit union courses related to leadership, values, management and finance, and has completed training on various other board member duties and responsibilities. She has enjoyed her years serving the membership of Guthrie Federal Credit Union.

Teresa Bustin – Mrs. Bustin has 18 years of prior experience working for the Guthrie Healthcare System in various roles, concluding her time at Guthrie as a Project Coordinator in the Organizational Development Department. Mrs. Bustin then returned to school and obtained a B.S.E. in Secondary Social Studies from Mansfield University in 2005. She then earned her master's degree in education with a concentration in 21st century teaching and technology from Wilkes University in 2009. Mrs. Bustin is a social studies teacher at Harlan Rowe Middle School in Athens, PA. She became a member of GFCU in 1986 and has served as a volunteer board member and a member of the Supervisory Committee for several years. Mrs. Bustin resides in Sayre, PA, with her husband, Ed.

Guthrie FCU 2018 Holiday Schedule

New Year's Day

Monday, January 1, 2018

Martin Luther King Jr. Day

Monday, January 15, 2018

Presidents Day

Monday, February 19, 2018

Memorial Day

Monday, May 28, 2018

Independence Day

Wednesday, July 4, 2018

Labor Day

Monday, September 3, 2018

Columbus Day

Monday, October 8, 2018

Veterans Day Observed

Monday, November 12, 2018

Thanksgiving Day

Thursday, November 22, 2018

Day After Thanksgiving

Friday, November 23, 2018

closing at 3:00

Christmas Eve

Monday, December 24, 2018

closing at 12:00

Christmas Day

Tuesday, December 25, 2018

New Year's Eve

Monday, December 31, 2018

closing at 3:00

New Year's Day

Tuesday, January 1, 2019

Volunteers Needed:

Guthrie FCU is looking for qualified members to serve on various volunteer committees – including our Supervisory Committee. As a not-for-profit financial cooperative, the credit union relies on volunteers to fill these vital positions.

Any member age 21 or older, with the exception of credit union employees and their immediate family members, is eligible.

All inquiries are confidential. Applicants are subject to a credit check. For complete details, contact President and CEO John Savelli at (570) 888-7135 (ext. 137), or via email at jsavelli@guthriefcu.org.