



104 N. Elmer Ave.
Sayre, PA 18840

Refer your friend. Get \$25
to spend. Details inside...

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.

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Connections

A PUBLICATION FOR GUTHRIE CREDIT UNION MEMBERS

2016 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 Federal Credit Union would like to welcome its newest Select Employer Groups:

- Austin Excavating & Paving, Inc.
- Athens Area School District
- Canton Area School District
- Ted Clark's Busy Market, Inc.
- Penn York Opportunities

Refer Your Friends. Get \$25 to Spend!

We hear it all the time from our members: how much they love their credit union. Well, pass it on to your family, friends and neighbors.

And here's something you'll really love: **\$25.00** for every friend you send our way! Here's how:

1. Complete our referral form and hand it out to friends and family.
2. Receive \$25.00 in your account when your referral joins us. No limits on referrals!

Every time you refer a friend, family member or neighbor to our credit union, and that referral results in a new membership* between February 1 and March 31, you and your referral will both be entered into a drawing for a chance to win a **GoPro® Hero4**. So start referring new members to us today. Entries can be obtained at all credit union offices, or start today by using the referral form below. Drawing to be held on April 1.

Guthrie FCU Membership Drive

Member Referral and Raffle Entry

Drawing will be held on April 1, 2016.

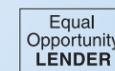
Member Name

Member Phone Number

Referral Name

Referral Phone Number

*Savings, checking and debit card are required to be eligible for the referral payment.



GoPro device is given away on behalf of Guthrie Federal Credit Union. GoPro is not a sponsor of this promotion.

Guthrie FCU

Board of Directors

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

Supervisory Committee

Michael Nagar	Chairman
Teresa Bustin	
Gary Gee	
David Larson	
Gary Reeves	

Holiday Closings

Presidents' Day

Monday, February 15

Memorial Day

Monday, May 30

GFCU Loan Special

Visa® Balance Transfer Special:

- As low as 2.99% APR* for 29 months

*APR=Annual Percentage Rate.



NEW Chip Cards Are Coming Soon!

Guthrie Federal Credit Union is currently in the planning stages to start issuing new chip cards starting in the fall of 2016. More details will follow on our website.

Here are a few important facts regarding the new EMV chip cards:

What is EMV?

EMV, an acronym for EuroPay, MasterCard® and Visa®, stands for the three companies that originally created the standard. Now this global standard for credit card payments is making its way to the United States.

How does EMV chip technology help me?

EMV chip technology provides additional security and fraud protection. Because these cards generate a unique code every time they're used at a chip-enabled terminal, they prevent data from being fraudulently used.

What is the purpose of the chip?

The encrypted microchip embedded in the card stores information required to authenticate, authorize and process transactions. Rest assured, no personal information about your account is stored on the card – and it is virtually impossible to create a counterfeit EMV card.

What benefits do EMV cards offer that magnetic stripe cards do not? Magnetic stripe cards feature static information that, if compromised, can be used over and over by fraudsters. But EMV chip cards utilize one-time codes. This means that even if the code is stolen, it cannot be used again to commit a fraudulent transaction.

How do I use a chip card to pay for purchases?

To pay for purchases, simply:

1. Insert your card into the chip-enabled terminal. (The terminal will hold your card until the transaction is complete.)
2. Sign or enter your PIN when prompted.
3. Remove your card.

For more information or questions on EMV cards, contact us today!

GFCU Board of Directors Elections and Annual Meeting Notice for 2016

The 36th annual meeting for Guthrie Federal Credit Union will be held on Saturday, March 19, 2016, at 6:00 PM. 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 GFCU branch locations in Sayre and Troy, PA. 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, 2016. Since no petitions were received by the deadline, and the Nomination 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:

Bernard L. Smith – Mr. Smith graduated in 1975 from Waynesburg College, receiving a bachelor's degree in accounting and business administration. He has spent the last 38 years working in the accounting and finance field, the last 19 years with Guthrie Healthcare. Mr. Smith started his career with Guthrie Clinic in 1997 and is currently a Vice President of Finance for Guthrie Healthcare System. Mr. Smith has been a member of the Guthrie Federal Credit Union Board for 15 years and has served on both the Finance and Personnel Committees for the credit union, and he currently resides in Sayre with his wife, Debbie.

John Simonds – Mr. Simonds has been the Director of Human Resources for Pathways, Inc., in Corning, NY, for the past 15 years. He was previously employed with Guthrie Healthcare System for 14 years. A graduate of the University of Scranton, Mr. Simonds has served on the Guthrie Federal Credit Union Board for nine years and has served on the Personnel Committee for the credit union. Other past volunteer experiences include the Athens Little League, Valley Kiwanis, Corning Meals on Wheels and the Child Care Center at Christ Church in Corning.

Roberta Sabitus-Place – Mrs. Sabitus-Place graduated from Wilkes College with a bachelor's degree in psychology and a minor in accounting. She received a graduate certificate in human resources from Cornell University. Past employment includes Office Manager/Accountant for several automobile dealers, Human Resources Assistant at GTE Sylvania and, in the late '80s, Employment Manager at RPH; she was promoted to Vice President of Human Resources before retiring in 2000. Later, she re-entered the workforce in 2002 as the Director of Human Resources at Heritage Nursing Home; then she retired again in 2010. Mrs. Sabitus-Place has been a member of GFCU and involved in the credit union movement since the late '80s and has accumulated over 20 years of service as a board member, as well as serving on the GFCU Personnel Committee and other committees through the years. Past volunteer experience includes twice serving as Chair and once serving as President of the International Management Council, serving on the board of Big Brothers Big Sisters (including having a little sister) and being involved in the Republican political party.

President's Message:

Happy New Year! As we close the books for 2015, I would like to take this opportunity to highlight our accomplishments this past year and provide a summary of the initiatives we plan to undertake in 2016.

During this past year, we added convenience to our loan application process by introducing a secure, online lending application. This feature is available to all members by logging in to **Guthrie FCU Online** and simplifies the lending application process. We also provided an avenue for our members to communicate and email account-related questions with us via Secure Email. In addition, we introduced our Smart Option Student Loan link to help our members pay for college expenses not covered by scholarships and federal student loans.

To recap 2015, assets have grown by \$2.9 million and now total \$66.7 million. Deposits have increased by \$2.6 million and now total \$59.4 million. We continue to offer competitive rates and specials on loans which have helped our portfolio grow to \$48.2 million. The credit union's capital position continues to grow and we have received favorable ratings and reviews from our external auditors and regulatory agency, NCUA.

Looking ahead to 2016, we will be enhancing our Visa processing platform. Members will soon be able to view and pay their Visa credit card balances within the Guthrie FCU Online login. Also new for 2016, we will be introducing new EMV chip cards for our Visa credit and MasterCard® debit customers.

Our number one goal is to provide you the great member service you deserve. All of us at Guthrie Federal Credit Union want to take this opportunity to thank you for your continued loyalty and support.

Sincerely,
John Savelli
President/CEO