

If you are visiting one of our branches in person, be sure to check out our Community Partners Tree!

Our Tree will showcase a local organization each month in 2024. In addition, GHS Federal Credit Union employees will be donating to these community partners via our Denim Days program!

This month we are showcasing the Family Enrichment Network in Binghamton, and The Place in Norwich.



The mission of Family Enrichment Network is to provide supportive services for the optimal development of children and families. This mission includes a strong commitment to partnering with families and community agencies to develop and provide programs to achieve the best results for children and families.

To learn more about available services and how you may be able to help, visit [The Family Enrichment Network here.](#)



The Place is a fully licensed, community-based youth service organization focused on empowering the children of Chenango County. Our trained staff of educators develops and administers youth-appropriate programming that encourages exploration, promotes learning, and fosters a sense of community.

To learn more about available services and how you may be able to help, visit [The Place here.](#)

DOLLARS AND CENTS CROSSTALK PODCAST

SHAWN WOLBERT

LISA YOUNG

Gain expert insights, practical tips, and strategies to secure your future. Start your journey to financial freedom today!

Listen on Spotify

MESSAGE FROM THE **GHS** PRESIDENT/CEO

Dear Members,

The first month of 2024 has flown by for the Team at GHS. We are preparing for the Super Bowl and March Madness will follow quickly behind. The sports world is building up to some of the biggest events of the year, mirroring our own preparations at GHS Federal Credit Union.

In this initial quarter, we find ourselves immersed in familiar tasks, diligently conducting audits, and strategically planning for the upcoming year. The backdrop of our efforts is the remarkable growth we've experienced over the past three years, transitioning from a credit union with \$174 million in assets to one boasting over \$226 million.

Notably, the first half of this year is marked by a pivotal focus on laying the groundwork for enhanced technology, fortified security, and unparalleled member service. Anticipate significant unveilings in the second quarter, with a noteworthy teaser being the introduction of tap-enabled debit and credit cards. The realization of these changes demands dedicated efforts from the entire GHS Team, as we channel our energy into advancements that will undeniably benefit you, our valued members.

As we navigate these transformative times, we eagerly look forward to witnessing the growth within our membership throughout the new year. We are committed to celebrating your accomplishments and remain dedicated to continually enhancing your banking experience.

Sincerely,



Shawn Wolbert, CIA
President/CEO of GHS Federal Credit Union



Shawn Wolbert, CIA
GHS President/CEO


Q1 **GHS** HOLIDAYS

All branches will be closed in observance of the following holidays:

- Monday, February 19th 2024 in observance of President's Day.

Q1 SERVICE ANNIVERSARIES

- Maire L. - 6 years
- Catalina M, - 6 years
- Shawn W. - 3 years
- Amanda S. - 2 years
- Deneen J. - 2 years
- Cora M. - 2 years
- Mackenzie S. - 1 year



GHS
FEDERAL CREDIT UNION

TAKE OUR MEMBER **SATISFACTION SURVEY**

Your opinion of us matters and helps us to grow the credit union. Please take a few minutes to answer a short survey. As a 'thank you' for your time, you will be invited to enter for a chance to win one of five **\$100 VISA Gift Cards!**

Your honesty is important to us - winners will be chosen at random, so your honest review will not affect your chances to win. If you prefer to leave your survey anonymous and forgo the giveaway, you are welcome to skip the section asking to provide your name and email. *One entry per member.



Use your smartphone camera to hover over this QR code, then click the link

Or, click here to get the [Member Satisfaction Survey](#).

Helping our **Business Members**

In November 2023, the GHS Business Development Team awarded eleven business members with a grant through the Federal Home Loan Bank of New York (FHLBNY) 2023 Small Business Recovery Grant (SBRG) Program.

The Business Development Team secured these funds to support the financial security and health of our business members. Just one way we live our mission of providing The Relationship of a Lifetime!

At GHS, we understand the tough times local business sometimes face. We're here to help! Through lending, checking and savings, or even services to streamline the finances of your business, GHS is invested in community partners.

Ready to move your business banking to GHS?
Let's get started!



Maire Lowery
Business Development Manager
mlowery@ghsfcu.com
607-472-2899

Do you own a **Seasonal Business?**

A Business Line of Credit (LOC) is a great option for seasonal businesses. The LOC is a flexible, short-term solution to bridge the gap in your cash flow and provides access to a certain amount of funds you can tap into repeatedly.

Interested in applying? We are here to help streamline the process for you. To learn more and explore what option is best for your business, contact the [GHS FCU Business Development Team here.](#)

LATEST GHS OFFERS

GHS Federal Credit Union has a *Sweetheart of a deal!*
EARN 5%
 on a 3 month Share Certificate
 \$500 newly deposited minimum balance.

*APR or Annual Percentage Yield. Excludes IRA Share Certificates. Rates subject to change. Special share certificate rates for a limited time. Certificates are insured by the FDIC. Promotional rate subject to change and only newly deposited money or GHS FCU qualifies. Promotional ends 12/31/2024.

**LOVE YOUR HOME,
 LOVE YOUR LOAN!**

Exclusive Sweetheart Deal with rates starting at 5% on a
 GHS Federal Credit Union Home Equity Loan

*To see all details, visit the insurance and credit details the insurance are also available on GHS Home Equity Loans. These policies are not your own should provide as income qualified. *Interest rate will vary by application. *Interest rate subject to change. *APR or Annual Percentage Yield. Excludes IRA Share Certificates. Rates subject to change. Special share certificate rates for a limited time. Certificates are insured by the FDIC. Promotional rate subject to change and only newly deposited money or GHS FCU qualifies. Promotional ends 12/31/2024.

IRS
 Certified Tax
 Prep Location

GHS FEDERAL CREDIT UNION

GHS Federal Credit Union will be offering VITA free tax preparation at our Binghamton and Norwich branch locations.



VITA sites offer free tax help to people who need assistance in preparing their own tax returns, including:

- People who generally make \$64,000 or less annually
- Persons with disabilities; and
- Limited English-speaking taxpayers

To learn more and make an appointment, use this could or visit our



BOARD OF DIRECTORS

- Jason Aurelio – Chairperson
- Leonard Lindenmuth – Vice Chairperson
- Brandon Sunderlin, CPA – Treasurer
- Nathan VanWhy, Esq. – Secretary
- Scott Cohen, MD
- Julie Chambers
- William Craine
- Ben Giordano

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- Brandon Sunderlin, CPA - Board/Supervisory Committee Chairperson
- B. Ethan Cook - Supervisory Co-Chairperson
- Christopher Lake
- Jared Cornell
- Sandra McCarty

EXECUTIVE MANAGEMENT

- Shawn Wolbert - President/CEO
- Paris Aranguiz - VP / Finance
- James Warneck - VP/ Operations

SENIOR MANAGEMENT

- Amanda Sopris - Human Resources Manager
- Maire Lowery - Business Development Manager

FOLLOW US ON SOCIAL MEDIA!



in the **KNOW**

A quarterly publication produced by the Marketing department of the GHS Federal Credit Union.

For more information, contact:
 GHS FCU Marketing Department
 marketing@ghsfcu.com