

FINANCIAL LITERACY MONTH AND HOW TO STAY SAFE AND SECURE ONLINE

In honor of Financial Literacy Month this April, it is essential to underscore the critical importance of financial safety in today's digital landscape. As technology continues to advance, so do the risks associated with managing our finances online.

Secure passwords play a fundamental role in financial safety online. Passwords should be complex and unique, incorporating a mix of letters, numbers, and symbols. Avoid using easily attainable information such as birthdates or common words. Regularly updating passwords and refraining from using the same password across multiple accounts are vital practices to prevent unauthorized access to sensitive financial data.



Secondly, enabling two-factor authentication (2FA) adds an extra layer of security by requiring a second form of verification beyond a password. This could involve receiving a code on your smartphone or using biometric authentication like fingerprints or facial recognition. Furthermore, never sharing confirmation codes or one-time passwords (OTPs) is crucial to maintaining financial security. Scammers often attempt to trick individuals into providing these codes under false pretenses. Legitimate organizations will never ask for these codes via email or phone. Always verify the source before sharing any sensitive information.

In addition to password and authentication measures, it's essential to avoid using public Wi-Fi networks for financial transactions or accessing sensitive information. Public Wi-Fi networks are often unsecured, making it easier for cybercriminals to intercept data transmitted over these networks.

In conclusion, as we navigate the digital world, financial safety must be prioritized to protect our personal and financial well-being. By implementing secure password practices, utilizing two-factor authentication, avoiding sharing confirmation codes, refraining from using public Wi-Fi, and embracing other safety measures, individuals can significantly reduce the risk of falling victim to cybercrimes. Financial Literacy Month serves as a timely reminder to educate ourselves and others about these essential practices to ensure a safer and more secure digital future.

MESSAGE FROM THE **GHS** PRESIDENT/CEO

Dear Valued Members,

We are thrilled to announce some exciting changes that will be rolling out at GHS Federal Credit Union throughout the spring and summer of 2024. Over the past two years, we have been diligently laying the groundwork for a comprehensive technology upgrade aimed at enhancing your banking experience. These advancements will not only improve member service but also bolster security measures and introduce upgraded banking products, including online and mobile banking.

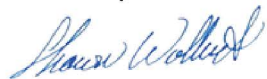
In the months of May and June, our dedicated team will be undergoing intensive training on the new systems and fine-tuning parameters to ensure the seamless delivery of top-notch service to our members. As we embark on this transformative journey, we recognize that nearly every aspect of our operations will undergo a change, and we anticipate several adjustments for our members as well.

Rest assured, we are committed to keeping you well-informed every step of the way. You can expect to receive detailed information regarding the new services that will be available, updates to our existing financial offerings, and essential insights to ease the transition to our upgraded technology. We encourage you to pay close attention to emails and mailings from us to stay abreast of our progress.

Should you have any questions or concerns throughout this process, please know that we are here to assist you every step of the way. Your satisfaction and peace of mind remain our top priorities as we deliver the "Relationship of a Lifetime".

Thank you for your continued trust and support as we strive to enhance your banking experience at GHS Federal Credit Union.

Sincerely,



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



Shawn Wolbert, CIA
GHS President/CEO

Q2 **GHS** HOLIDAYS

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

- Monday, May 27, 2024 - Memorial Day
- Wednesday, June 19, 2024 - Juneteenth

Q2 SERVICE

ANNIVERSARIES

- Joe D. - 10 years
- Paul U. - 8 years
- Maddie P. - 6 years
- Lisa Y. - 5 years
- Paris A. - 3 years
- Jade D. - 2 years
- Venera W. - 2 years

JOIN OUR TEAM

GHS

FEDERAL CREDIT UNION

GHS offers equal-opportunity employment with a wide range of positions to help you build a stronger career. We believe in providing competitive benefits and pay to ensure you feel valued for the work you do. Learn more about GHS and join our mission of bettering our community!



www.ghsfcu.com/careers

SCAN ME
and apply
right online!



BUSINESS MEMBER SPOTLIGHT

Little Martha Yoga

21 N. Depot St
Binghamton, NY 13901
607-729-6061
littlemarthayoga@gmail.com



Located within a beautifully restored 1880's brick warehouse along the historic Lackawanna Railroad, Little Martha Yoga is focusing on a traditional practice considered to be a detoxifying exercise that builds strength, increases flexibility & promotes better discipline of the mind & body.

Little Martha Yoga offers class packages that fit every lifestyle and budget. To learn more and book a class right online, visit Little Martha Yoga at www.littlemarthayoga.com

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

GHS Federal Credit Union has your business covered with convenient checking, savings, and lending options, plus payment processing solutions for any business size.

Your business and GHS Federal Credit Union share the common goal of investing in our great community - that is why we believe we are the best fit for your business banking needs. For over 80 years - and counting, GHS Federal Credit Union has played a key role in keeping our local economy vibrant and thriving.

As an SBA participating lender, we work with all business sizes to provide you with the tools you need to succeed. Learn about the perks and products GHS has to offer your business and contact your local business partner to get started today!



Maire Lowery
Business Development Manager
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GHS
FEDERAL CREDIT UNION

PAYSAFE
MERCHANT BANK CARD
SERVICES

GHS FCU has partnered with Paysafe to provide our business partners with the industry's premier merchant services provider.

PERKS OF PAYSAFE

**CUSTOMIZED
PAYMENT ACCEPTANCE**

Paysafe customizes terminal, gateway and POS solutions to meet the needs of ALL business sizes, enabling merchants to accept payments the way customers want to pay.

**EXPERIENCE
& RELIABILITY**

With over 20+ years of experience, Paysafe provides an exceptional merchant experience and personalized support and training 24/7/365 from a team of merchant professionals.

**TRANSPARENT
OPTIMIZED PRICING**

With exclusive pricing from GHS Federal Credit Union, you'll save on cost while enhancing payment flexibility for your customers and increasing return on investment.

GHS NEWS AND SPONSORSHIPS



At the end of April, Members who have a GHS FCU credit card will have their due dates change to the end of the month.

- Members will still have a 10 day grace period.
- Payments to GHS will work as they always have.
- Members will be able to review and balance transactions in online banking as you always have.
- If the minimum payment was received in full in April, then the new due date will reflect in May.



UPCOMING EVENT

GHS
FEDERAL CREDIT UNION

SPRING SHRED DAY

NEXT TO OUR GHS NORWICH BRANCH.

SATURDAY MAY 18

8 - 11 AM

DONATIONS ACCEPTED FOR THE VFW OF NORWICH

61 E Main Street Norwich, NY 13815

Please note that the next shred event planned for our Binghamton branch will be in the Fall of 2024.

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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- B. Ethan Cook - Supervisory Co-Chairperson
- Christopher Lake
- Jared Cornell
- Sandra McCarty

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

SENIOR MANAGEMENT

- Maire Lowery - Director of Business Development
- Amanda Sopris - Human Resources Manager
- Lisa Young - Director of Marketing

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:
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