

April is Financial Literacy Month! It's a great time of year to look at the current state of your finances, but an even better time to look ahead on money goals. What better way to motivate and execute a plan than listing your goals and the actions needed to get there!

For the month of April, the GHS Federal Credit Union social media channels are going to be dedicated to financial literacy. Follow us on Facebook, Instagram, TikTok, LinkedIn, and Spotify for relevant and accessible tips on everything money related.

Have you listened to the GHS podcast yet? Find us on Spotify to hear your CEO and Financial Wellness Counselor, Shawn Wolbert and Lisa Young talk about the paths to financial freedom. Topics range from avoiding high interest merchandiser credit cards to low-risk investment options. During April, our team will be focusing on loans and varying types of interest.

Financial Literacy Month also kicks off our wellness seminars! This month, we will be debuting our *Wake Up To Financial Wellness* series. Our first seminar is Thursday, April 20th from 8 to 9 AM. Join us at our main branch located at 910 Front Street in Binghamton for a short seminar on personal and professional budgeting. We will be offering light breakfast refreshments, and this event is free to all members.

To register for this event, please email your name and number of registrants to marketing@ghsfcu.com. A zoom link will be made available to those that cannot attend in-person. Seminars will soon be available in Tioga and Chenango counties too so stay tuned!

Financial Literacy Month



MESSAGE FROM THE **GHS** PRESIDENT/CEO

Spring is hitting the Southern Tier with all of its majesty and ferocity. We are enjoying warm weather days with sunshine, followed by thunder-snow, just days apart. In many ways it is the same experience personally for us. We begin the New Year with the optimistic anticipation of what is to come, and then we wrangle with taxes and increased costs for basic necessities like electricity and groceries.

Here at GHS we have a lot of projects on the horizon, so we have that positive outlook on what is going to happen in 2023. We have launched an official podcast called “Dollars & Cents Crosstalk”, that you can catch on Spotify. We are working on a few new loan programs; one of them is already available and provides SBA loans to our small businesses members. We are also working with the IRS to offer VITA tax preparation services to lower income residents in our community every other Friday through tax season. To see everything that is happening at GHS please visit our website at: GHSFCU.com.

Thank you for being a member of GHS!

Shawn Wolbert, CIA
President/CEO



Shawn Wolbert, CIA, GHS President/CEO

Q2 **GHS** HOLIDAYS

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

- **Monday, May 29**
Memorial Day
- **Monday, June 19**
Juneteenth

Digital banking and our free ATM network remain available 24/7 for any immediate needs.



You're invited to GHS Federal Credit Union's 2022-23 Annual Member Meeting on Saturday, June 10th 2023, at 12 PM.

As a member-owned credit union, our members have the advantage of taking part in important discussions and decisions about the future of GHS Federal Credit Union. We value each of our 18,000+ members across the three counties we serve, and the annual meeting offers you the opportunity to join in the conversation and engage with GHS Federal Credit Union's leadership.

This year's annual meeting will be held at our main branch located at 910 Front Street Binghamton, NY 13905. Stay tuned for more information!

BUSINESS MEMBER SPOTLIGHT

Testa & Sons Plumbing

Phone: (607) 760-2535
 Location: Port Crane, NY
 Email: testaandsonsplumbing@yahoo.com



Testa and Sons Plumbing, Inc. is a local business located in Port Crane and has been in operation for 11 years. Tom, who is a Licensed Master Plumber, and his wife Lindsay, own and operate the business. Testa and Sons Plumbing serves the Twin Tiers and specializes in new construction & new installations for commercial and residential projects. They do everything from underground plumbing to new fixtures. Their hours of operation are Monday – Friday 7:30am – 4:30pm.

“10/10 would recommend Testa and Sons Plumbing. We have used them on numerous projects and they are always extremely quick and reliable. They are willing to work with us on challenging installs and always come up with an innovative solution.” –Brendan, co-owner of Beer Tree Brew Co.

SBA

PARTICIPATING LENDER

GHS is proud to announce that we are now an SBA (Small Business Administration) participating lender.

This allows GHS to offer business loans to start-up companies and those that have been in business less than three years.

Ready to move your business banking to GHS?

Let's get started!

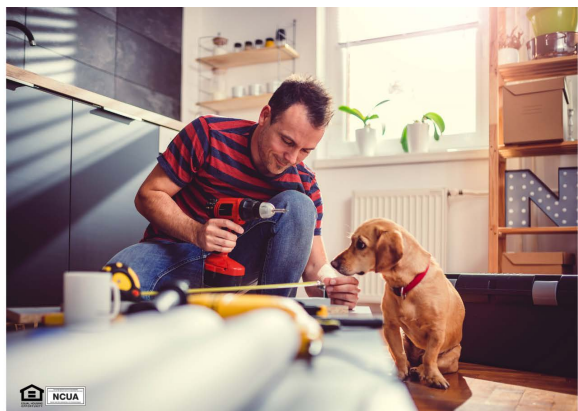
Meet your business partner:



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

LATEST GHS OFFERS

No Closing Cost Home Equity Loan



Tackle a home renovation or consolidate debt with a GHS FCU Home Equity Loan. Now featuring no closing costs*, same day pre-qualification, and a low APR.**

Learn more and apply online at:
ghsfcu.com/home-equity-heloc

If you so choose, credit life insurance and credit disability insurance are also available on GHS Home Equity Loans. These policies pay on your loan should you die or become disabled *Limited time offer valid for applications submitted between March 1, 2023 through May 31, 2023. **APR = Annual Percentage Rate. Rates are shown "as low as". Contact a GHS Federal Credit Union representative by stopping in or call (607) 723-7962 or toll free (800) 732-4447 for the most current rates. The rate and term may vary depending on each individual's credit history and underwriting factors. All credit union loan rates, terms and conditions are subject to change at any time without notice. Refinancing of existing GHS FCU loans are not eligible. Some restrictions apply. Flood and/or property hazard insurance may be required. Credit Union Membership required with \$5 minimum deposit and \$1.00 membership fee.

Q1 - Q2 SERVICE ANNIVERSARIES

- Maire L. - 5 Years
- Catalina M. - 5 Years
- Jessica S. - 7 Years
- Sandy M. - 20 Years
- Marissa S. - 3 Years
- Shawn W. - 2 Years
- Paul U. - 7 Years
- Maddie P. - 5 Years
- Paris A. - 2 Years
- Joe D. - 9 Years
- Lisa Y. - 4 Years

Q1 NEW HIRES

- Shealyn G. - **Member Services Representative @ Main Branch**
- Maddy V. - **Support Services Specialist**
- Krystal A. - **Support Services Specialist**

Want to join us? *Check out our openings:*
www.indeed.com/cmp/Ghs-Federal-Credit-Union/jobs

Dollars & Cents Crosstalk's Podcast

Have your morning brew with Shawn Wolbert and Lisa Young as they chat about the path to financial freedom.



EARN
4.5% APY*



Earn fast with a GHS FCU Share Certificate!

*APY = Annual Percentages Yield. Rates subject to change. Special share certificate rate is for a limited time. Certificates are federally insured by the National Credit Union Association (CUNA). Rate applies to new deposits only.

Earn money on your investments with a low risk, high reward share certificate from GHS Federal Credit Union. Invest your money now in a 9 month share certificate and earn 4.5% APY with a minimum deposit of \$500.00.

Today's market is constantly changing, and the next move can be unpredictable. With a 9 month share certificate, you have the flexibility to move with the market or renew while still earning high dividends on your investments – fast – with GHS. Start earning NOW!

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

- Nick Spencer - Supervisory Committee Chairperson
- B. Ethan Cook- Supervisory Co-Chairperson
- Brandon Sunderlin, CPA - Board / Supervisory Committee Liaison
- William Craine
- Kianna Jennings
- Christopher Lake

EXECUTIVE MANAGEMENT

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

SENIOR MANAGEMENT

- Amanda Sopris - Human Resources Manager
- Marissa Sweeney - Director of Marketing
- Maire Lowery - Business Development Manager

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