

# 1.99% APR\*

For 6 Months on



## Balance Transfers & Purchases!

LIFE TAKES VISA



- No Annual Fee
- No Transfer Fee
- No Default Rate
- No Balance Transfer Fee\*\*
- No Cash Advance Fee \*\*\*

\*APR - Annual Percentage Rate. An introductory offer is available for our VISA Platinum card on new purchases and balance transfers to new cardholders for a period of six months from the issuance date. The monthly periodic rate for this offer is 0.1658% which is an APR of 1.99%.

\*\*Balance transfers require a minimum of \$500.

\*\*\*Cash advances & convenience checks are not included in this offer. GHS reserves the right to terminate this offer at any time.

### Community Billboard

All GHS Offices will be closed

Monday, May 25  
Memorial Day

Saturday, July 4  
Independence Day

Monday, Sept. 7  
Labor Day

Monday, Oct. 12  
Columbus Day

Wednesday, Nov. 11  
Veteran's Day

Thursday, Nov. 26  
Thanksgiving

Thursday, Dec. 24  
Christmas Eve offices  
close at 1:00 PM

Friday, Dec. 25  
Christmas Day

#### GHS Board of Directors

Leonard Lindenmuth

**Chairman**

Ann Van Savage

**Vice Chairman**

Patricia Clark

**Treasurer**

Ann Marie Lenkiewicz

**Secretary**

Mary E. Adams

F. Paul Battisti

Patricia Blair

Christopher Evans

Mark Knebel

#### GHS Federal Credit Union

910 Front Street  
Binghamton, NY 13905  
(607) 723-7962  
(800) 732-4447

105 Court Street  
Binghamton, NY 13901  
(607) 584-4643  
(800) 732-4447

54 East Main Street  
Norwich, NY 13815  
(607) 334-6461  
(800) 732-4447

STAR  
(Telephone Banking)  
(607) 723-1192 or  
(800) 343-1443

Visit  
[www.ghsfcu.com](http://www.ghsfcu.com)



# in the Know

April 2009



## GHS Offers Monthly Member Referral Promotions

GHS is now offering a Member Referral promotion each month at all branches as a means to give back to the community as well as to our members. GHS is encouraging its members to refer new members to open accounts. Both members' names will then be entered to win the prize of the month.

January 2009 was the first month GHS held its Member Referral promotion and gave away Craftsman snow blowers to Joseph Murcko IV and Angela Furey, both new members. Ms. Furey commented on "the outstanding customer service GHS provides" and switched all her accounts to GHS. In the spirit of Valentine's Day, GHS wanted to send our members to a weekend get-away to local resorts. Matthew Thompson won an overnight stay at Traditions at the Glen, located in Johnson City, New York. Cynthia Raymond and Patricia McBee both won an overnight stay at the Chestnut Inn, located in Deposit, New York. Ms. Raymond, a long-time member, is pleased "GHS maintains long-term employees who develop lasting relationships with members". Following the credit union belief of "people helping people," GHS will continue to provide superior service and products to our members.

### President's Corner



Rico Bautista, President & CEO

As your local community credit union, GHS strongly believes in "people helping people." We understand these are trying times and would like to provide our members with the opportunity to consolidate debt and lower their monthly payments. We feel it is important to help our members have affordable payments and liquidity, especially today.

One way in which GHS is able to help our members lower their payments and aid with debt consolidation, is by offering a free credit report review. The reviews will help our members better understand their credit report,

learn what effects their score, how to improve it, and to help determine its accuracy. An explanation of what options are available to you will be provided. As a result of these reviews, our members will know what steps can be taken to improve their credit scores, thus improving borrowing power and potentially saving money. Additionally, by reviewing your credit report and determining its validity, you are protecting yourself from fraud and inaccurate reporting.

GHS puts our members first, with GHS you are a person, not just a number. Our products and services are designed to put our members in a better financial position. GHS has consistently led the market in providing affordable loans and paying higher deposit rates to our members.

Our goal is to deliver high-caliber member service and offer a wide array of products to help our members achieve their financial goals. We want our members to think of GHS first for their financial needs.

Sincerely,

Rico Bautista  
President & CEO

Committee and the Annual Meeting Committee. Len was President and CEO of Healthlogic, LLC of Binghamton, for more than 11-years and is currently the Vice President of the Southern Region for MVP Healthcare.

He earned his Associates Degree in Liberal Arts from Keystone College, his Bachelor of Science in Health Care Administration from SUNY Cortland; and his MBA in Management/Finance from Chapman University. He has also completed course work toward his PHD from Binghamton University. Leonard currently is a board member for United Methodist Homes and is the past President of the Mid-State New York Chapter for the American Heart Association.

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## great auto rates & cash back!

# 1.25% cash back\*

Come to GHS Federal Credit Union and get pre-approved BEFORE you shop for your next vehicle and get cash back!\*



### IT'S EASY TO GET PRE-APPROVED...

- Apply for an auto loan only through a GHS Loan officer, online at [www.ghsfcu.com](http://www.ghsfcu.com) or call your nearest branch today!
- Then just present your auto purchase order at or prior to signing your loan documents with a GHS loan officer.
- Your loan documents must be signed at one of GHS' branches. Loan documents signed at the dealer will not be accepted.

- A check for your auto purchase will be made payable to the seller.
- Your 1.25% cash back will be presented to you at time of funding.
- **Refinance** your non-GHS auto loan with us (\$5,000 or more).
- GHS' normal underwriting and processing guidelines will apply.
- Stop in or call GHS today!

\* Please call your nearest branch for further information.

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### Patricia Clark (Incumbent):

Ms. Clark was appointed to the board in September 1999 to fill an unexpired term and is currently the Treasurer of the Board. In 2006 she retired from her position as Bursar/revenue accountant of Broome Community College where she had been employed since 1985. Pat earned an Associates Degree in Accounting from Broome Community College and a Bachelor of Science Degree from the State University of New York, Empire State College in Business Management and Economics. Pat has attended a number of professional seminars including the U.S. Department of Education training for fiscal officers. She has been active in the community, including a 4year period as 2nd Vice President of the Chenango Bridge Community Association. She has been a member of the Finance Committee of her church for 20 years. She is a transporter for Broome County Council of Churches Neighborhood Caregivers. Since retirement Pat is a regular volunteer for Catherine's Cupboard, an area food pantry and is also a small business counselor for SCORE, Chapter 217 for whom she has been elected to the office of Secretary.

### Jeffrey J. Kerr:

Jeffrey J. Kerr is the founder of Kildare Asset Management. He is also President and founder of Kerr Financial Group, an independent broker offering a broad range of investment services. Mr. Kerr is a Register Principal and has been a Register Representative for 10 years. He holds a Bachelor of Science degree from St. John's University. Mr. Kerr holds a Chartered Financial Analyst designation. Jeffrey is a member of the CFA Institute and the New York Society of Security Analysts. He is Treasurer of the Family Enrichment Network, Inc. Jeffrey is a member of supervisory committee at GHS Credit Union. He is a member of the Binghamton Club, Vestal Hills Country Club and the Knights of Columbus.

## Convenient Surcharge Free ATM Access!

The Co-Op Network is the largest credit union-only ATM network in the country. These specific ATMs provide surcharge-free access when using an ATM card that carries the Co-Op Network logo on the back. There are 28,000 ATMs nationwide that belong to the Co-Op network. In Broome and Chenango County, there are over 75 Co-Op ATM locations. To find specific Co-Op locations or further information, please visit [www.co-opfs.org](http://www.co-opfs.org).



## Visa Debit and Credit Card

### Rewards!

GHS Federal Credit Union already offers reward point for your VISA Platinum credit card, now GHS is offering rewards for its VISA Debit Card! Here's how it works:



Using your Debit Card is Easy. Using your Debit Card and signing for your purchases... Is Easy and Rewarding!

Use your signature for all your Debit Card purchases!

### WHY?

- You can earn valuable ScoreCard Gift and Travel awards
- You have the right to dispute card charges
- You provide another verification tool to combat fraud

### How?

- When you are asked for your PIN number or prompted to choose "credit" or "debit", choose "credit" and sign
- Be sure to sign the sales receipt when available. In some cases, you won't need to sign a sales receipt, such as paying for gas at the pump. Just choose "credit" and you will receive the same benefits.
- Get one point for every \$2 dollars spent!

**Congratulations! With a minimum of 5 cumulative purchases made between 4-01-09 and 04-30-09, members will receive 100 Bonus Points\***

Now you are a step closer to choosing your next valuable award!

It's that simple! And when you use your signature for your debit purchases, you get to enjoy all the benefits that come with it-including ScoreCard Gift and Travel awards!

Don't forget to use your VISA Platinum credit card to get rewards too! You get one point for every dollar you spend!

\*Bonus Points offer is only valid on GHS Visa Debit Card purchases

## Shred Day

April 25th • 9 AM-12 PM

### Front Street Branch

Shred any papers containing personal information such as Social Security Numbers, Banking Information, Addresses, and Telephone Numbers to ensure your safety. Services are provided by Roger's Service Group and GHS!



## Did You Know?

### How to Make Your Money Stretch!

Looking for money saving tips during this time of financial strain?

GHS Federal Credit Union can provide you with simple methods to make your money stretch!

#### Shopping Tips:

- Never shop when you are hungry.
- Always cut coupons and keep them organized.
- Look out for weekly sale ads.
- Always check clearance aisles and reduced bins.
- Purchase meat on sale and you can freeze it up to two months.
- Purchase fruits and vegetables that are in season, as well as frozen fruits and vegetables.
- Don't forget the rebates! Retailers count on consumers to forget about rebates.
- To save on prescriptions, research stores that offer free generic prescription drugs or discounted drugs.
- Control your impulse spending, which seems to be the biggest spending problem. Cut down on eating out, shopping, and making online purchases.

#### Reduce Your Energy Bill:

- Turn off computers at night, which not only saves energy, but extends the life of your computer.
- Unplug your printer if you are not using it for an extended period of time.
- Turning off all phantom loads can save approximately 10% on your energy bill. Examples include televisions, dvd players, and game systems. Using a power strip to plug in electronics is a quick and simple means of turning them off when not in use.
- Turn down the temperature on the thermostat at night or when you are not home.
- Replace incandescent lights with compact fluorescent lights where feasible.
- Always buy Energy Star certified appliances, which save on energy and test high for safety and reliability.
- Request a free home energy audit from your service provider.

## GHS IS A PROUD SPONSOR OF BINGHAMTON UNIVERSITY BEARCATS

GHS was honored to sponsor the last home game of the BU Bearcats Men's Basketball Team.

In addition to the game, GHS will continue their support of the BU athletics program through annual donations and involvement in upcoming events. Proud staff, board members, credit union members, and charity groups filled the GHS section at the game with enthusiasm and support of the athletes. GHS in a continuous effort to give back to the community, donated tickets to several not-for-profit organizations, such as Family Enrichment Network, Achieve, Broome County Urban League, and Boces. An ipod touch was also given away compliments of GHS to a lucky Binghamton University student, Michael Lefkovich. GHS looks forward to future support of BU Athletics and developing a partnership with Binghamton University to continue to be the community credit union.

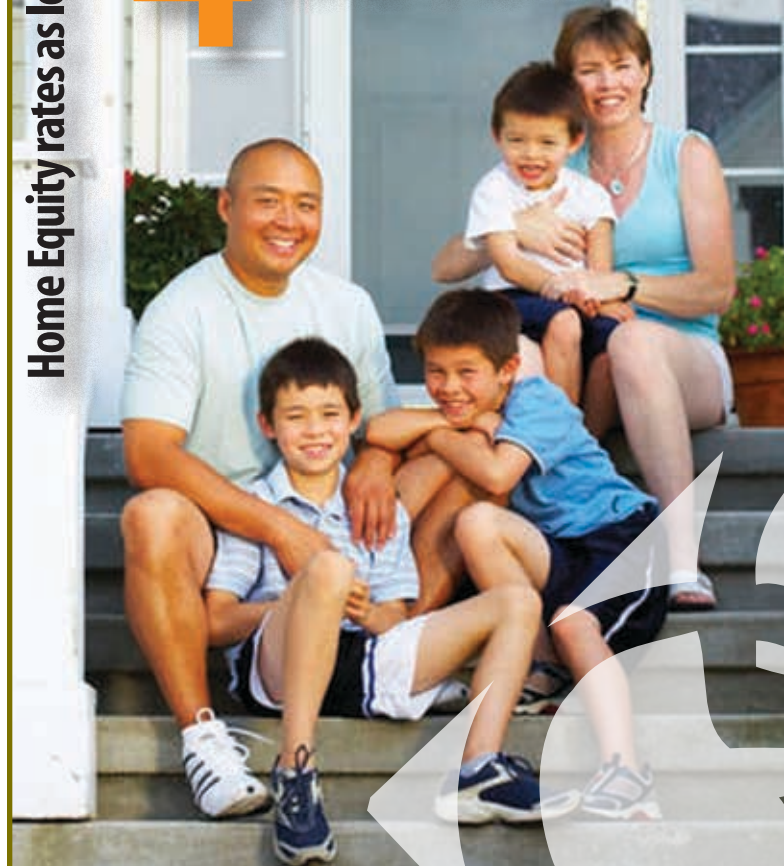


# Unlock the equity in your home.

with a Home Equity Loan

# 4.55% APY\*

Home Equity rates as low as



Same Day Approval

Fast Closing

No Closing Costs



Please call your nearest branch for further information.

## REMINDER Tax Loan Offer Ends April 15th 2009!