

In the Know



■ FEDERAL CREDIT UNION ■

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HOLIDAY CLOSINGS

(All offices closed)

Columbus Day: Monday, October 12th

Veterans Day: Wednesday, November 11th

Thanksgiving: Thursday, November 26th

Christmas Eve: Thursday, December 24th;
offices close at 1 pm

Christmas Day: Friday, December 25th

BOARD OF DIRECTORS

- Leonard Lindenmuth, *Chairperson*
- Ann Van Savage, *Vice Chairperson*
- Patricia Clark, *Treasurer*
- Ann Marie Lenkiewicz, *Secretary*
- Mary E. Adams
- F. Paul Battisti, Esq.
- Christopher J. Evans
- Jeffrey J. Kerr
- Mark H. Knebel

A NOTE FROM RICO



People join our credit union for many different reasons — great products, attractive loan rates, convenience, and superior customer service, to name just a few. Once a member joins, it is

our responsibility as a management team to ensure our members get optimal value and satisfaction out of their RELATIONSHIP OF A LIFETIMESM with GHS. Here are two dynamic examples of ways we have recently enhanced value for our members.

Identity theft is a very real and unfortunately, rapidly growing problem impacting thousands of people each year. To proactively combat this threat, GHS has partnered with IDSafeChoice, one of the very best and most trusted programs available. In addition, it has very low costs associated with its use.

As a GHS member, IDSafeChoice covers you and everyone in your household for a nominal fee of \$2.00 per month. The benefits of this program are far reaching and go beyond just your GHS account(s). This program also helps victims of benefits fraud, and identity theft as it may pertain to employment, tax returns, medical benefits, utilities, telecommunications, and more.

Should you become a victim of identity theft, IDSafeChoice assigns you an “Identity Recovery Advocate.” This person is a skilled professional who works with you to quickly and effectively: identify the scope of the problem; notify all parties involved to stop the damage; track, apprehend, and prosecute the criminal; and most importantly to successfully restore your good name. We have already been able to refer several members to an Advocate and those members are currently in the process of recovering from identity theft and restoring their name.

The second item introduced at GHS will be of interest to those members who have pets. GHS wants to help you keep your pet healthy, while at the same time help you lower your vet bills. VPI Pet Insurance is offered to GHS members at a discounted group rate giving you access to the best rates VPI offers. Please visit www.ghsfcu.com for more information on these two new and valuable products.

As always, GHS exists to serve our members and to be a positive influence in our community. If there is anything else we can do to further enrich our relationship with you or to better serve our community, please let us know.

Sincerely,
 Rico Bautista
 President & CEO



No-Strings Auto Loans

— DETAILS ON BACK —



The American Cancer Society Relay For Life represents the hope that those lost to cancer will never be forgotten, that those who face cancer will be supported, and that one day cancer will be eliminated.

More than just a fundraiser, Relay For Life is a life-changing experience. It is an opportunity for everyone in a community to participate in the fight against cancer. Teams of people camp out at a local high school, park, or fairground and take turns walking or running around a track or path. Each team is asked to have a representative on the track at all times during the event. Relays are an overnight event, up to 24 hours in length.

GHS recently sponsored two of our local American Cancer Relay for Life Events. **Over \$4,500 was raised across Broome and Chenango Counties for this worthy cause.**

As part of Chenango County's event, a drawing to win a Char-Broil Gas Grill was held, and over \$500 was raised in enter-to-win donations.



For more information or to participate or donate, please visit www.relayforlife.org.

THE HIGHER YOUR GPA THE LOWER YOUR LOAN RATE!

GHS would like to reward you for earning great grades and moving on to college! We know how expensive higher education can be so we are doing all we can to make Education Expense Loans available and affordable to student members. GHS is currently offering discounts on our Education Expense Loans. It's simple! The higher your GPA, the deeper we will discount your loan rate. The money borrowed with an Education Expense Loan can be used to pay for tuition, supplies, living expenses, and more. Talk with a loan officer

for more information or to apply, or you can apply on line. Take advantage of this special loan opportunity, after all, you've earned it!



AMERICAN RECOVERY AND REINVESTMENT ACT

The American Recovery and Reinvestment Act is "Making Work Pay" by boosting your paycheck in the form of a refundable tax credit of up to \$400, or up to \$800 if you file a joint return. So, you can get the credit now in your paycheck in the form of less tax withheld and you don't have to do a thing. Or get it on your tax return next year if you don't have taxes withheld by an employer. If you have more than one job, receive a pension, or receive a \$250 recovery payment check and work, you may not have enough tax withheld. You also may have too little withheld if you're married and both work or you're claimed as a dependent. Remember, you can adjust your withholding to the correct amount for your particular situation. Go to irs.gov and search for the "withholding calculator" or check the recovery page to find out what's best for you.

The American Recovery and Reinvestment Act also helps out first-time homebuyers in the form of a tax credit of up to \$8,000.



This applies if you haven't owned a home in the past three years, and your spouse hasn't either. To get cash back on your tax return you have to buy before December 1, 2009.

The tax credit amount starts phasing out for both the "Making Work Pay" program and the first-time home buying program if you make more than \$75,000 or \$150,000 if you're filing a joint return. Visit irs.gov/recovery for more information.

NO-FEE ATM AVAILABLE IN TARGET & HESS LOCATIONS



Did you know there is a whole network of surcharge-free ATMs out there

ready to serve you? Did you know that GHS recently expanded this network to include most Hess and Target stores? To find your closest no-fee ATM, just go to www.ghsfcu.com and enter your zip code in the CO-OP and Allpoint ATM locator. Driving directions will appear on the screen and/or you can have them sent right to your cell phone—it's that quick and easy.



SPREAD THE WORD!

You love being a GHS member, right? So why not tell everyone you know? GHS has a Member Referral promotion going on right now at all three branches. When someone you refer to GHS becomes a member, both your name and the new member's name are entered into a drawing to win great prizes!

Thomas Mealey (a member at the Norwich branch), Ed Tichenor, (Front Street branch), and Jessica Johnson (Court Street branch)

all won GHS golf bags by Ping. During the month of October, our member referral prize will be a \$500 American Express card, so keep spreading the word that GHS is *Your Community Credit Union!*SM



Thomas Mealey,
Norwich branch



Ed Tichenor,
Front Street branch

Not shown:
Jessica Johnson,
Court Street branch

GHS FEDERAL CREDIT UNION PRIVACY NOTICE

Important notice about your personal account information and our commitment to protecting your privacy.

GHS Federal Credit Union is owned by its members and governed by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a Member Service Representative at (607) 723-7962 or (800) 732-4447.

We are committed to providing you with competitive products and services to meet your financial needs. In order to do so, we have entered into agreements with other companies that provide either services to us or additional products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit companies to sell to other third parties the information we provide to them.

Information We Collect/Disclose About You

We collect and may disclose nonpublic personal information about you from the following sources:

- information we receive from you on membership and loan applications and other forms;
- information about your transactions with us or to others;

- information we receive from a consumer-reporting agency;
- information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, to conduct the operation of our credit union, to follow your instructions as you authorize, or to protect the security of our financial records.

If you terminate your membership with GHS Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

Disclaimer

This policy does not address every possible contingency and circumstance; it is intended to provide guidance to GHS management and members and is not intended to create enforceable legal rights in any individual. GHS does not bear any responsibility for any actions or policies of third parties. Exceptions to this policy may be authorized for any actions or policies of third parties. Exceptions to this policy may be authorized by the GHS President & CEO, Board of Directors and Supervisory Committee. We reserve the right to change this policy at any time with or without prior notice.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality

and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and lending industry practices to safeguard your nonpublic personal information.

Opt Out

If you prefer that we not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may request an Opt-Out Request Form from any Member Service Representative.

Internet Privacy

In addition to the privacy information previously disclosed, you need to know the following:

- **Online Banking:** Personally identifying information is required to gain entrance to these "member only" sites so that we may authenticate your identity.
- Our website contains links to other sites. GHS is not responsible for the privacy practices of these other sites. If you provide information on these sites, the privacy policy and practices of that party will prevail.
- If you e-mail us, please know that your e-mail address will be revealed to us in the e-mail. We will use that information only to respond to your questions or comments, unless we are compelled to do so by law. If you choose to give us your e-mail address, it will be used only by us to communicate with you and will not be sold to or shared with any third party.

You will have the option of using a secure form for sending sensitive information to us provided on our website. This is strongly suggested whenever you communicate with us online.

Get a No-Strings...

...Auto Loan from GHS!

One rate for ALL

3.89%
APR*

for up to
60 months!



When GHS says 'NO-Strings'... we mean it!

NO eligibility requirements, as in **NO** checking account or direct deposit account required.

NO matter what your credit score is, you get the same great rate, 3.89% APR* for up to 60 months!

NO time to waste, this offer is good only from 9/28/09 until 10/17/09. Drop by one of our branches and we can walk you through the application process.

NO time to stop in? **NO** problem! You can also apply for your No-Strings Auto Loan online, any time of the day or night, just go to www.ghsfcu.com.

NO idea what your budget should be? Call (607) 723-7962 and talk to one of our loan specialists before you go shopping.

So say YES! to a No-Strings Auto Loan from GHS and say YES! to the relationship of a lifetime!



Rate and terms available on new loan accounts only. Refinancing of existing GHS FCU loans does not qualify. Credit union membership required with a \$25 minimum deposit and \$1.00 membership fee. Promotion ends 10/17/09.

*APR = Annual Percentage Rate. Loans are subject to credit approval. Maximum term is 60 months. Relationship discounts do not apply. On a \$25,000.00 loan, payment would be \$495.59 (e) at 3.89% APR for 60 months (estimated payment includes Credit Life and Credit Disability insurance). Monthly payment is example only and will vary based upon loan amount and loan term. Some Restrictions may apply.



Join us for Senior Benefits Day

Friday, October 2, 2009 | 10:00 a.m. – 2 p.m.

GHS Main Office, 910 Front Street, Binghamton



GHS is holding their Annual Senior Benefits Day, Friday, October 2nd from 10 a.m. – 2 p.m. at our Front Street Office. This FREE event provides seniors with information on Medicare, travel, exercise, health, volunteering, finances, and much more. There will be prizes, raffles, and refreshments so stop on by!

*This event is
FREE to everyone!*

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