

# Home Equity

Vacation, staycation, home renovation, education, debt consolidation... *it's your choice!*

“as low as”

# 3.80%

APR\* FIXED  
HOME EQUITY LOANS

\* APR = Annual percentage rate. All loans subject to credit approval. Rate and term to be determined based on credit worthiness. Rate includes full relationship discount. Refinancing of existing GHS FCU loans does not qualify. Minimum loan amount is \$5,000.00. Credit union membership required with a \$25 minimum deposit and \$1.00 membership fee. On a \$25,000.00 loan, payment would be \$458.18 (e) at 3.80% APR for 60 months. Monthly payment is example only and will vary based upon loan amount, loan term and loan to value. Advertised rate based on A+ credit and less than 61% loan to value. No Closing Costs. Some restrictions may apply. Rates subject to change.



## Special Summer Auto Loan Rate!

“as low as”

# 3.40%

APR\* FIXED  
36 mos. term

### Take advantage of our “hot” summer auto loan rate!

This offer is good on new and newer model used car loans. Applications, payment calculators and more are all available online at GHS Loan Central. Of course, this great fixed rate is available to ALL qualifying members.

\* APR = Annual percentage rate. All loans subject to credit approval. Rate and term to be determined based on credit worthiness. Rate includes full relationship discount. Refinancing of existing GHS FCU loans does not qualify. Minimum loan amount is \$500.00. Credit union membership required with a \$25 minimum deposit and \$1.00 membership fee. On a \$15,000.00 loan, payment would be \$460.18 (e) at 3.40% APR for 36 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. Rates subject to change.

## GHS FEDERAL CREDIT UNION

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

910 Front Street, Binghamton, NY 13905

105 Court Street, Binghamton, NY 13901

54 East Main Street, Norwich, NY 13815

(607) 723-7962  
(800) 732-4447

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



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*In the Know*

# GHS

■ FEDERAL CREDIT UNION ■

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### HOLIDAY CLOSINGS (All offices closed)

**Independence Day:** Monday, July 4<sup>th</sup>  
**Employee Appreciation Day:** July 13<sup>th</sup>  
*(Offices close at 1 p.m.)*  
**Labor Day:** Monday, September 5<sup>th</sup>  
**Columbus Day:** Monday, October 10<sup>th</sup>  
**Veterans Day:** Friday, Nov. 11<sup>th</sup>

### BOARD OF DIRECTORS

Patricia J. Clark, *Chairperson*  
 Larry Maier, *Vice Chairperson*  
 Ann Marie Lenkiewicz, *Secretary*  
 Jeanette O. Tillotson, *Treasurer*  
 Mary E. Adams  
 F. Paul Battisti, Esq.  
 Jeffrey J. Kerr  
 Mark H. Knebel  
 Leonard Lindenmuth

### MESSAGE FROM THE PRESIDENT

For over 70 years, GHS has been providing members with excellent service and some of the best rates in the Southern Tier. It is an honor and privilege to be your new President and CEO! I grew up in northern New Hampshire and spent the last 15 years in Montana, Washington and Colorado. Moving to New York is like coming home for my family and me.

Since 2007, credit unions have gone through a lot. From the Great Recession to NCUA assessments and to increased regulatory burdens, I am proud to say that GHS is financially strong, stable and prepared to serve you into the future.

GHS is positioned to help you with any of your financing needs, from cars, RVs, boats, ATVs, motorcycles, home improvement needs or your mortgage — we have a loan that is right for you! Call or stop by one of our branches and let us share how we can help you, or apply online anytime!

As your community credit union we will continue to offer trustworthy, responsible and secure solutions for you and your family. GHS offers “The Relationship of a Lifetime”<sup>SM</sup> to our members; because of this and the great communities in which we reside, we are able to prosper together. GHS is committed to your future and we thank you for your membership and dedication.

This is your credit union and I would like to hear from you. If you have something you would like to talk with me about, please feel free to call me directly at (800) 732-4447, ext. 2850.

Sincerely,

Dan Leclerc  
*President and CEO*



Dan Leclerc

### MEET AND GREET GHS'S NEW PRESIDENT

- Norwich Branch: July 14<sup>th</sup>
- Main Office: July 15<sup>th</sup>
- Court St. Branch: July 22<sup>nd</sup>



## WHAT'S THE 'E' IN YOUR eSTATEMENT?

**That's up to you.** Could be the 'e' in your eStatement stands for electronic or express. Just sign up once and each month you'll be notified when your statement is available. eStatements arrive faster than paper statements and are always protected by the latest safety protocols. What about 'e' for environment? Choosing to use eStatements means less paper waste and that's great for our planet. Maybe your 'e' is for easy, as in easy to read, because it looks just like a paper statement. Or easy to find because statements are archived for 18 months starting with the month you enroll. No matter what your 'e' stands for, eStatements are an excellent way to manage and monitor your GHS accounts. **Sign up for free today at [www.ghsfcu.com](http://www.ghsfcu.com).**

**Questions? Concerns? Please call GHS at (800) 732-4447**

**ext. 1811 or (607) 723-7962 ext. 1811.**



AND THE GHS ANNUAL SCHOLARSHIP WINNER IS...

## KELSEY HELLER HAS WON GHS'S ANNUAL SCHOLARSHIP FOR 2011.



**Congratulations are certainly in order, not only for winning this award but for all of her incredible accomplishments to date.**

In addition to being a top scholar at Chenango Forks, Miss Heller has excelled in music and sports. She has performed in concert and marching band as well as played on the CF basketball team. She shared her academic gifts and leadership by holding office as senior class treasurer and acting as a peer tutor at her high school. Her community volunteer efforts included teaching religious education and working at UHS Binghamton General Hospital. Miss Keller plans to attend Misericordia University in Dallas, PA where she will study psychology with an ultimate goal of attaining a PhD in Physical Therapy.

While selecting a winner each year is a difficult decision, it is one of the most rewarding and enjoyable programs we

administer. Our members and their children are what makes this credit union such a vibrant and interesting association of people. We appreciate the opportunity to encourage and support the advanced education of our members' children and we find great satisfaction in giving back to this community.

The Credit Union Scholarship Program is open to any member entering their freshman year of college. Scholarships are based on grades, teacher recommendations, extracurricular activities, test scores and an essay. The 2011 program will be announced this fall.

PRICELESS FAMILY FUN AT A DISCOUNT!

Summer always flashes by and before you know it, it's Labor Day.

Don't miss out on a chance to take a break and have fun with your family. Cool off, play hard and make some great summer memories soon. Stop in and get your discounted Water Safari tickets at any GHS branch today for only \$23 (ages 2 and under are free).

## New York's Largest Water Theme Park!



WE WORK FOR YOU, NOT WALL STREET!

Have you ever wondered who your financial advisor really works for?

We work strictly for you, and our goal is your success as an investor. We take the time to listen and understand your needs, and provide you with clear, objective investment guidance.

Do you have an old 401k or Deferred Comp plan to roll over? Would you like to supplement your retirement income? Perhaps you have a lump sum to invest and would like to explore your options. Whatever your need, we can help because we focus on one bottom line: yours.

Please call to learn more or to schedule a free consultation at your GHS Front Street, Court Street or Norwich locations. To schedule an appointment, please call them at (607) 723-7962, ext. 257 or (800) 732-4447, ext. 257.

Greg and Joanne Diehl are independent Financial Consultants associated with The Glen Wood Financial Group, Inc.

**GREG AND JOANNE DIEHL, YOUR GHS FINANCIAL CONSULTANTS**

*Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.*

Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value
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## AMENDMENT TO REG CC

**The Expedited Funds Availability Act (REG CC) will now require the first \$200 (from \$100) of a check deposit to be available by the next business day effective July 21, 2011.**