

# In the Know



■ FEDERAL CREDIT UNION ■

## IN THIS ISSUE

Message from the President.....1  
 Holiday Loan Sale.....2  
 Disaster Relief Loans .....2  
 Home Equity Loan Special.....3  
 Greg and Joanne .....3  
 Members Helping Members.....4  
 Auto Loan Special.....4

## HOLIDAY CLOSINGS

(All offices closed)

**Columbus Day:** Monday, October 10<sup>th</sup>

**Veterans Day:** Friday, Nov. 11<sup>th</sup>

**Thanksgiving Day:** Thursday, Nov. 24<sup>th</sup>

**Christmas Day - Observed:**

Monday, December 26<sup>th</sup>

## BOARD OF DIRECTORS

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



## MESSAGE FROM THE PRESIDENT

Tropical Storm Lee certainly delivered a bigger punch than anyone had expected or predicted. The mass flooding and devastation that has followed is truly mind-boggling and difficult to describe in words. While the storm itself was impressive, the way the towns and communities are pulling together is even more impressive. What an amazing community we all live in. The dedication, volunteerism, donations and teamwork efforts I've witnessed in this short amount of time from our communities has left me humbled.



*Dan Leclerc*

We have seen firsthand the generosity of our members and the community through the amount of donations of cleaning supplies, canned goods and other supplies to help aid the flood victims. These items have brought much needed relief to those in need and have renewed faith in our community. Thank you sincerely for your kindness.

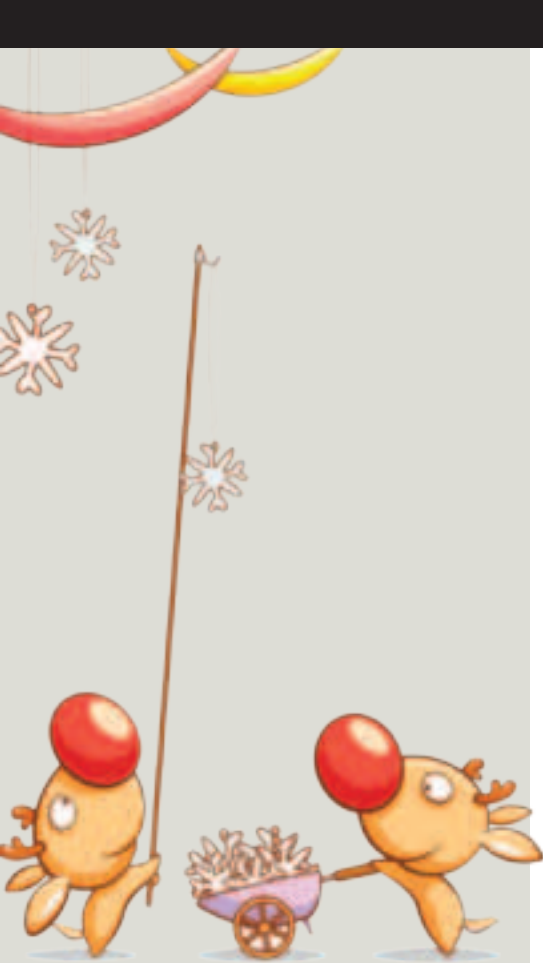
GHS will be here for our members and our community. We will walk along side each of you through this journey. GHS will help you rebuild your home, your life and it is our desire to help rebuild hope. Please don't hesitate to call upon us at (800) 732-4447, or stop by one of our three branches. In an effort to help streamline this process, we've set up a **new email address for Flood Relief at ReliefAid@ghsfcu.com**—we look forward to hearing from you. Also visit our website, **www.ghsfcu.com** for additional information on GHS's Disaster Relief initiatives including grants for those affected by the flood, special loan offerings and ways you can continue to contribute to those in need.

By supporting each other during this epic time, we will help rebuild and come back stronger than ever. Tropical Storm Lee may have been powerful, but so is our united community! Once again, thank you very much for your generosity and support of our fellow neighbors.

Sincerely,

Dan Leclerc  
*President and CEO*





## DON'T MISS THE GHS HOLIDAY LOAN SALE

NOVEMBER 1-  
DECEMBER 31,  
2011

### DISASTER RELIEF LOANS AND MORE AVAILABLE AT GHS

#### We don't have to tell you how devastating this most recent flood has been to our community.

What we do want to tell you is that you are not in this alone. GHS is here to help you in any way we can. If you are a current member or just joining us now, GHS has Disaster Relief Loans available. We can get you the money you need quickly and efficiently, with minimum paperwork and fast approvals. Right now our rates are very low to help ease the impact of clean up, replacement and reconstruction expenses. Disaster Relief Loans are for homes impacted by the flood or there are personal loans to help you through this hardship.

Don't forget GHS always gives you the option to Skip-a-Payment on any current loan. And as always, lines of credit are readily available should you need them. Loan applications and rate information are all available to you 24/7 online or visit any branch for personal assistance.

It is difficult to find a GHS member who was not touched in some way by this most recent disaster. Please know we are here to help you rebuild your home. By working together with our members, we know that when the flood waters finally do recede, this community will emerge stronger and more vibrant than ever.



## DISASTER RELIEF LOAN

#### GHS Federal Credit Union is offering a Disaster Relief Loan to help members begin to recover and rebuild from the flood.

In an effort to make payments manageable, GHS is offering one low rate for everyone at 6.99% APR\* Fixed. This rate has a 3-year maximum term. Minimum loan is \$500, maximum loan is \$10,000.00. Offer valid now through October 8th.

\*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. Credit union membership required with a \$25 minimum deposit and \$1.00 membership fee. On a \$5,000.00 loan, payment would be \$154.36 (e) at 6.99% APR for 36 months. Monthly payment is example only and will vary based upon loan amount and loan term. Some restrictions may apply. Rates subject to change.

# Relax! Rebuild! Reduce!



Just three things you can do with a home equity loan from GHS!

“as low as”

**3.80%**  
APR\* FIXED  
HOME EQUITY LOANS

**RELAX** on your dream vacation.  
**REBUILD** with home improvements.  
**REDUCE** payments by consolidating other debt!

\* 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.

## NEED REASSURANCE IN AN UNCERTAIN MARKET?

**It's difficult not to react to recent headlines. That's where we come in.**

We can help filter the noise and clutter that face investors in a volatile market. We specialize in helping investors develop a portfolio that can maximize today's potential market opportunities while adhering to their risk tolerance.

If you are having trouble staying focused on your long-term financial goals and find yourself distracted by the short-term market swings, please contact us for more information or to schedule a consultation. Together, we can explore how to make the opportunities of today's market continue to work for your tomorrow.

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

(607) 723-7962 x2848 | (800) 732-4447 x2848

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

*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



GHS

# Members *Helping Members...*

...is GHS's most important core value. Whether we are lending money or lending a hand, being of service to members of GHS and our community is why we're here.

The recent floods have given us the opportunity to be of service like never before. And in doing so, it has given all of us the opportunity to be our best selves in the face of a crisis and to help our friends, neighbors, members and local businesses get through these difficult times.

If you would like to contribute, donations may be dropped off at GHS's Main Office on Front Street, its downtown location at 105 Court Street in Binghamton and the Norwich office at 54 Main Street between 9 a.m.–3:30 p.m. If you are in need of assistance, please call (800) 732-4447 or stop in at one of these branches.

“Our hearts and thoughts go to all of those affected by the magnitude of devastation that occurred in our community,” said Dan Leclerc, President/CEO of GHS Federal Credit Union. “It is our hope that members and community members get back on their feet as soon as possible, and we'd like to help them do so,” said Leclerc.

**GHS branches are collecting the following donations for distribution:**

- Bleach
- Cleaning supplies
- Gloves
- Face masks
- Wipes
- Hand Sanitizer
- Sponges
- New pillows
- New blankets
- New (in package) undergarments
- Nonperishable food items
- Personal hygiene products
- Garbage bags
- Baby supplies



## Head for the beautiful hills in your new car with this special 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. Refinancing of existing GHS FCU loans does not qualify. Credit union membership required with a \$25 minimum deposit and \$1.00 membership fee. On a \$10,000.00 loan, payment would be \$304.50 (e) at 2.90% 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



– Printed on Recycled Paper –