

In the Know



■ FEDERAL CREDIT UNION ■

IN THIS ISSUE

Message from the President.....1

Identity Theft.....2

GHS College Scholarships2

New Norwich Location3

Greg and Joanne3

Special VISA® Offer Coming Soon4

Members Helping Members.....4

Discounted Gift Cards.....4

HOLIDAY CLOSINGS

(All offices closed)

New Year's Day: Monday, January 2nd

Birthday of Martin Luther King, Jr.:
Monday, January 16th

Presidents' Day: Monday, February 20th

BOARD OF DIRECTORS

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



MESSAGE FROM THE PRESIDENT

Happy New Year and best wishes to you and your family for happiness and good health throughout the coming New Year!

Every new year offers opportunities for new beginnings. GHS will be starting 2012 with a BANG! The Norwich branch has a new home that includes a two-lane drive-thru and a 24-hour drive-thru ATM! Investing in the local community and offering added convenience to our members is very exciting. Stop by and visit your new branch at 35 East Main Street in Norwich, the former home of Byrne Dairy.



Dan Leclerc

I'd like to take a moment to express my sincere gratitude for the warm welcome I've experienced the past eight months as your new President and CEO. Thank you for your membership and your continued support. I realize that you have made the choice to bank with GHS, and we thank each and every one of you for the relationship you have with the Credit Union.

I'm so proud of GHS — members and employees alike — and I really feel fortunate to be part of it. After the devastating flood this past September, GHS quickly stepped up and became a collection site for flood relief. I witnessed firsthand how one's reaching out to help can influence the condition of all.

As the leader of your Credit Union, I'd love to hear from you. Please call me directly at (800) 732-4447 extension 2850, or send me an email at dleclerc@ghsfcu.com. GHS Credit Union is controlled and operated by the members, and effective communication is key to ensuring we're meeting your needs and exceeding your expectations.

Sincerely,

Dan Leclerc
President and CEO



Don't be a victim of Identity Theft!



With the holiday season winding down, instances of identity theft are racking up. Follow these few tips to help prevent identity theft and ensure you have a prosperous New Year:

- **Be aware** – Monitor all your accounts closely and frequently. The sooner you notice an issue, the better chance you'll have to recoup any losses.
- **Be prepared** – Make sure to plan for the possibility of identity theft by having a copy of all your important personal information and numbers available in a secure location.
- **Be safe** – There is no way to fully prevent the threat of identity theft, but there are a number of products and services available to help safeguard your information.

Looking for a way to help safeguard your identity? With GHS's **IDSafeChoice**, you can be covered by a fully managed ID Theft Recovery Service for only \$2.00 per month. Visit www.ghsfcu.com for details.

GHS NOW ACCEPTING COLLEGE SCHOLARSHIP APPLICATIONS

GHS is offering college-bound high school seniors the opportunity to compete for statewide college scholarships.

Scholarships will be awarded in the amounts of \$1,000 and \$500 and may be used at a two- or four-year accredited educational institution.

Students can take advantage of this opportunity by completing three simple steps:

Step 1

Stop in at any GHS branch to request a scholarship application form. If the student is not a member of the Credit Union, he/she can still request a membership packet. All scholarship applicants are required to be members of a participating New York credit union. (Applications can also be downloaded from www.ghsfcu.com.)

Step 2

Complete the application form, write an essay, and obtain the required

transcripts along with the signature of a parent or guardian.

Step 3

Return the completed form to GHS no later than January 20, 2012.

There is no fee for submitting an application, but applicants **MUST** be:

- members of GHS in good standing
- college-bound high school seniors at the time of application
- attending either a two- or four-year accredited educational institution for the first time in the fall of 2012.

In early spring, applications will be judged against other submissions statewide. Winners will be announced in April 2012.

For more information about this scholarship program, contact GHS at (607) 723-7962.



**YOU ASKED AND WE LISTENED!
COME VISIT US AT OUR NEW NORWICH LOCATION**



In our ongoing efforts to better serve members, we've recently relocated to the former Byrne Dairy location at 35 East Main Street in Norwich.

This move will allow for a two-lane drive-thru and a 24-hour drive-thru ATM offering more convenience and flexibility for members.

DON'T TRUST WALL STREET?

Who comes first with your financial advisor, you or them?

We answer to no one but you, and our goal is your success as an investor. We take the time to listen and understand your needs, and we are not influenced by sales quotas, company directives or proprietary investment products. Instead, we guide you towards investment opportunities that are right for you.

Whether you are already working with a financial advisor or looking for one, you have to be sure they put your needs ahead

of their own. We work strictly for you, not Wall Street, so whatever your need, we can help because we focus on only one bottom line: yours. Schedule your free consultation today at any GHS location.

- 401K / IRA Rollovers and Transfers
- County and State Deferred Comp Rollovers
- Retirement Income Planning
- College Savings Plans
- Mutual Funds, Annuities, Stocks and Bonds



GREG AND JOANNE DIEHL, YOUR 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

CONVENIENT ONLINE BANKING

At GHS, you can safely and easily access your accounts 24 hours a day, 7 days a week from your own personal computer through GHS's FREE Online Banking.

You have the ability to make the same transactions from home as you would by visiting one of our branches. Review your account balance, transfer funds between accounts (and financial institutions), make payments, apply for a loan, and more. You can even access Quicken® downloads.

Not only can you enjoy the convenience of online banking, but as a member of GHS you have access to a huge ATM network—over 67,000 worldwide—many of which take deposits, and all of which are surcharge-free. Visit www.ghsfcu.com and sign up today!



SPECIAL VISA® OFFER COMING SOON!



Watch for GHS's VISA® special. Offer starts February 1, 2012.
Visit www.ghsfcu.com for details!

MEMBERS HELPING MEMBERS



Continuing to Lend a Helping Hand

Even though the flood seems like some time ago, our friends and neighbors are still working to recover. As part of the recovery effort, GHS collected flood relief donations that were distributed throughout Broome, Chenango, and Tioga counties. GHS employees volunteered more than 90 hours of their time toward relief efforts. Additionally, GHS contributed through in-kind donations and financial assistance.

DISCOUNTED GIFT CARDS NOW AVAILABLE AT GHS!

\$10 gift cards for Applebee's and Red Lobster Restaurants can be purchased for just \$9 at any GHS branch location. These make great gifts for anyone!



GHS FEDERAL CREDIT UNION

Visit www.ghsfcu.com

910 Front Street, Binghamton, NY 13905

105 Court Street, Binghamton, NY 13901

35 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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