



■ FEDERAL CREDIT UNION ■

in the KNOW

FALL 2023

Financial Health Tips

How GHS Supports YOUR Financial Wellness

In the hustle and bustle of everyday life, it's easy to overlook one of the most crucial aspects of our well-being—our financial health. At GHS, we believe that achieving financial wellness is not just a goal but a journey, and we are here to support you every step of the way.

Financial wellness goes beyond simply balancing your checkbook or paying bills on time. It's about feeling confident in your ability to manage your finances, set and achieve financial goals, and enjoy peace of mind about your financial future. It's about achieving financial freedom.

How Can GHS Federal Credit Union Help?

- **Financial Education:** We offer a wealth of resources, including workshops, webinars, and articles, to help you enhance your financial literacy and make informed decisions.
- **Personalized Financial Planning:** Our Certified Credit Union Financial Counselor is here to guide you through your financial journey, helping you set achievable goals and create a customized plan.
- **Savings and Investment Options:** We provide a range of savings accounts and investment opportunities to help your money grow over time.
- **Credit Counseling:** If you're struggling with debt, our credit counseling services can assist you in developing a plan to get back on track.
- **Digital Tools:** Our user-friendly digital tools and new Financial Literacy webpage make managing your finances easier than ever, allowing you to track expenses, set budgets, and monitor your progress towards financial goals.



Achieving financial wellness is not a one-size-fits-all endeavor. It's a journey that requires dedication and the right resources. At GHS FCU, we are committed to helping you on this journey, no matter where you are starting from. Together, we can take steps toward financial freedom and peace of mind.

If you have any questions or need assistance with your financial goals, learn more and book an appointment for financial coaching on our site at: www.ghsfcu.com/financial-literacy. Your financial wellness is our priority.

MESSAGE FROM THE **GHS PRESIDENT/CEO**

Time flies, and here we are, approaching the final months of 2023. As a financial institution, the past year has brought forth remarkable developments. Federal interest rates have steadily risen, marking one of the swiftest increases since the 1980s. Consequently, lending interest rates have also climbed, yet there has been no corresponding slowdown in loan demand. These unfolding trends promise an intriguing conclusion to the year.



At your credit union, we've been diligently crafting financial products and services aimed at enhancing your financial well-being. We are proud to continue offering some of the most competitive certificate rates in the region, presenting an excellent opportunity to maximize your earnings over nine months. In November, we're hosting a Member Appreciation event, where we'll provide valuable financial literacy insights. Additionally, we're excited to introduce a new checking account incentive for new members to further enhance our membership benefits, and deliver on our promise of a Relationship of a Lifetime.

We have a packed schedule of events in the coming months, giving you ample opportunities to connect with us around town. We had a blast at Colorscapes in Norwich and hope to catch us at some events coming up including the Broome County Art Trail hosted at our Binghamton branch, Food-a-Bago on Front Street in Binghamton, Shred the Love in the Binghamton branch parking lot, and Home for the Holidays at Roberson Museum.

Thank you for your membership, and for a GREAT 2023!

Shawn Wolbert, President/CEO

UPCOMING GHS HOLIDAYS

All branches will be closed:

- Monday October 9 - **Columbus Day**
- Saturday, November 11 - **Veterans Day**
- Thursday, November 23 - **Thanksgiving**
- Monday, December 25 - **Christmas Day**
- Monday, January 1 - **New Year's Day**



GHS COLLEGE SCHOLARSHIP **APPLY NOW**

GHS Federal Credit Union is offering local high school seniors two exclusive opportunities to win scholarships for college.

We will be accepting applications now through January 5, 2024.

To be eligible, students must be high school seniors attending two- or four-year accredited educational institutions for the first time in the fall of 2024. They must also be members of GHS Federal Credit Union.

Apply now at:
www.ghsfcu.com/scholarships

Join Us

FOR MEMBER APPRECIATION NIGHT

Thursday, November 16th, 2023
from 5:00 - 7:30 PM at our Main Branch
located at 910 Front Street in Binghamton.

Meet your Credit Union leadership team here at GHS!
Our staff will be available to answer any questions about the products and services we offer, including a brief introduction from our Financial Wellness Coordinator with an update on how GHS is serving our community.

Light refreshments will be available.

MEMBER BUSINESS SPOTLIGHT

Pasquales Deli

www.facebook.com/p/Pasquales-Deli-100048929565643
 Phone: (607) 773-8011
 Address: 180 Broad Ave, Binghamton, NY



Since 1987, Pasquales Deli has been serving the Binghamton area community quality, homemade sausages, spiedies, subs and more. Located on Broad Ave just off of Bevier Street, Pasquale's Deli is a great stop for a freshly made breakfast or lunch. Stop in or call ahead to grab your favorite meats and salads for dinner or a party.

Follow them on Facebook to learn about their daily specials and be sure to stop in to support a great, local and long-time small business of the Broome County area.

Ready to move your business banking to GHS FCU? *Let's get started!*

GHS Federal Credit Union has your business covered with convenient checking, savings, and lending options, plus payment processing solutions for any business size.

Your business and GHS Federal Credit Union share the common goal of investing in our great community - that is why we believe we are the best fit for your business banking needs. For over 80 years - and counting, GHS Federal Credit Union has played a key role in keeping our local economy vibrant and thriving.

As an SBA participating lender, we work with all business sizes to provide you with the tools you need to succeed. Learn about the perks and products GHS has to offer your business and contact your local business partner to get started today!

Meet your GHS business partner, Maire!



Maire Lowery
 Business Development
 Manager
 mlowery@ghsfcu.com
 607-472-2899

LISTEN UP!

Dollars & Cents Crosstalk

Catch up on the latest GHS podcast, "Dollars & Cents Crosstalk"! Stream on Spotify and tune in to the latest financial topics to help you grow your knowledge and build a clearer path to financial freedom and wellness. New episode every week covering topics from saving money to safe banking habits - AND MORE!

SCAN TO LISTEN



BROOME COUNTY **ARTS** COUNCIL



BROOME ART TRAIL

④ GHS FRONT ST.

GHS is proud to be a stop along the Broome Art Trail! Stop in to view/buy art from local artists, listen to live music and have a great lunch from The Kitchen Counter food truck!

GHS FRONT STREET BRANCH

SATURDAY, OCT. 7, 2023 | 10 AM - 4 PM

- * Sheri Dunckle: @nerd_alert_art
- * Aili Perry - @ailien.arts
- * Maddy Voss: @earthlyessencephotography
- * Aimee Backus - www.aimeebackusflute.com



The Kitchen Counter
 www.tkfoodtruck.com
 @TKC_FOODTRUCK



FREE FALL SHRED DAY @ GHS Front Street

October 14, 2023 from 8am to 11am
 Donations to be accepted for the American Cancer Society

Q4 SERVICE ANNIVERSARIES

Connie C. - 2 Years

Loan Officer

Jheri R. - 2 Years

Member Solutions Specialist

Lisa G. - 1 Year

Project Specialist

Candice M. - 2 Years

Executive Assistant

Joanna A. - 1 Year

Support Services Specialist

Megan M. - 1 Year

Member Services Representative

Stephanie B. - 1 Year

Member Services Representative

WHAT'S HAPPENING

Check out what GHS has been up to this past quarter!



GHS joined multiple law enforcement agencies and community organizations on August 1st at Endwell United Methodist Church for the "2023 Annual National Night Out" - a nationwide community-building event that promotes police-community partnerships to ensure neighborhoods are safer and more caring places to live. The event included a ton of fun, free activities and giveaways.



The GHS team attended the BC Safe Coalition's Family Fun Night at CFJ Park in Johnson City on August 23, 2023. Our second year participating in the free night of fun and education for families in our area, GHS proudly tabled and joined in the movement to "Have the Talk", raising awareness for suicide prevention.



Shawn Wolbert, CEO of GHS and Financial Wellness Coordinator, Lisa Young, attended and sponsored "Savor the Summer" - a community fundraiser for Achieve. Supporting community organizations that provide resources to those in need is a pillar of our mission, and we are proud to sponsor this well attended event that helps Achieve continue their great work.

JOIN OUR TEAM!



APPLY NOW



APPLY ONLINE AT
INDEED.COM
- OR -
EMAIL YOUR RESUME TO
ASOPRIS@GHSFCU.COM

STAY UP TO DATE

Follow us on Facebook, Instagram and Tik Tok to keep up with GHS and to learn about the events we have coming up, including FREE financial seminars hosted by our Financial Wellness Coordinator, Lisa Young, CCUFC!



www.facebook.com/GHSFCU



www.instagram.com/ghsfcu



www.tiktok.com/ghsfederalcredunion

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Marissa Sweeney - Director of Marketing
Maire Lowery - Business Development Manager

in the KNOW

A quarterly publication produced by the Marketing department of the GHS Federal Credit Union.

For more information, questions or concerns, contact:

GHS FCU Marketing Department
marketing@ghsfcu.com