

EMPLOYEE RECOGNITION

Congratulations!



TESHA TEFFT

GHS Federal Credit Union is pleased to announce the promotion of Tahitian (Tesda) Tefft to Operations Manager. Tefft will be responsible for operations at all branches and front line staff. Her position will be critical for GHS as she will focus on

and oversee the member experience, quality assurance, and membership enhancement. As part of her role, Tefft will also be part of the Senior Management Team. In September 2013 she joined GHS, bringing more than 17-years of experience in the Financial Industry. GHS is looking forward to continued success under her guidance.



MICHAEL MOTELL

GHS announces the promotion of Michael Motell to Assistant Branch Manager of its Court St. branch, located in Downtown Binghamton. Motell came to GHS as a Teller in 2008 and quickly was promoted to

Support Services Specialist where he processed ACH and managed the VISA Platinum credit card. He has a certification from the NACHA (The Electronic Payments Association) as an Accredited ACH Professional (AAP) where he is recognized as one in 4,000 throughout the payments industry as a subject matter expert. Motell also holds a BA from Binghamton University. Motell will now be overseeing operations at the branch level and processing loans. GHS will see growth at its Court St. location under the leadership of Motell.



BETSY PASTERNAK

Pasternak joined GHS in 2001 as a part-time Teller and has moved her way up through the credit union holding various positions, such as Member Service Representative and Business Development/ Training Officer, and most recently

Pasternak has held the position of Loan Officer. GHS is proud to announce Pasternak as branch manager of its Main Office located on Front St. in Binghamton. To this position she brings years of front line and lending experience. Pasternak's knowledge, diplomacy, and excellent communications skills will be of great value to GHS. GHS is looking forward to its continued success while benefiting from Pasternak's contributions.



CHRISTINE CRESCI

Cresci has been promoted to the Assistant Branch Manager at GHS's Norwich location. Cresci joined GHS in 2012 as a Member Service Supervisor for the Norwich branch. She came to GHS

with an assorted background of customer service experience. She had been a Teller for many years, has held various retail positions, including working in administration. Cresci's new role will provide the Norwich branch with additional leadership and lending support. GHS anticipates greater success at the Norwich branch as a result Cresci's influence.

In the Know



FEDERAL CREDIT UNION

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HOLIDAY CLOSINGS

(All offices closed)

New Year's Day
 Wednesday, January 1

Martin Luther King Jr. Day
 Monday, January 20

Presidents' Day
 Monday, February 17

BOARD OF DIRECTORS

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

LETTER FROM THE PRESIDENT

I hope that each of you had a joyous and fulfilling holiday season, be it Christmas, Hanukkah, Kwanzaa or any occasion that you celebrate. The best part of the holiday season for me is spending time with family. My wish is that every member considers GHS as part of their extended family. We are here to assist whenever you need us. The employees of GHS are dedicated to you our members. Everything that we do is for the greater good of our membership. We truly value the relationship that we have with you and look forward to using our financial expertise to help you achieve your goals and dreams.

Over the coming months, you will notice some changes in our branches. Tahitian (Tesda) Tefft our Norwich Branch Manager will become the Operations Manager. In her new role, Tesha will be responsible for ensuring that we are meeting all of your needs at our branches. Tesha will be supported by Betsy Pasternak (Front St. Branch Manager), Michael Motell (Court St Assistant Branch Manager), Christine Cresci (Norwich Assistant Branch Manager), Freda Tibone (Call Center) and their well skilled teams. In addition, we have enhanced our social media presence, feel free to visit and like us on our Twitter, Facebook and YouTube sites. We are also excited about the upcoming mobile application, GHS FCU Mobile, which can be found in Apple and Google Play's app stores. As an organization we are member centric and every action we take has you, the member, in the center of our decisions.

Best wishes for a healthy and prosperous New Year.
Howie Meller, President/CEO

VISA CREDIT - ZERO PERCENT COMING SOON TO GHS



GHS is looking forward to the opportunity to offer members a special low-rate VISA credit card, coming soon to your credit union! Watch for more information about your opportunity to take advantage of 0% APR* on balance transfers and purchases!

*APR= Annual Percentage Rate. Some restrictions may apply. Rate and term subject to creditworthiness. This offer may be revoked at any time.



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



GHS FEDERAL CREDIT UNION NOW ACCEPTING COLLEGE SCHOLARSHIP APPLICATIONS



GHS Federal Credit Union 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 Federal Credit Union branch to request a scholarship application form. If the student is not a member of the credit union, he/she can request a membership packet as well. All scholarship applicants are required to be members of a participating New York credit union.

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 Federal Credit Union no later than January 31, 2014.

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

- Members of GHS;
- College-bound high school seniors at the time of application AND;
- Be attending either a two- or four-year accredited educational institution for the first time in the fall of 2014.

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

For more information about this scholarship program, contact the Credit Union at 607.472.2860 or email kburke@ghsfcu.com.

REQUEST FOR NOMINATIONS

GHS is all about members helping members. If you have been looking for a way to become more involved in your credit union, now's your chance. GHS Federal Credit Union is governed by a volunteer Board of Directors. Three Board of Directors' positions are due to be voted on at the upcoming Annual Meeting. Once the Board is established, they will then select a five-member Supervisory Committee. Current members who are interested in serving on either our Board of Directors or the Supervisory Committee should submit a letter of interest, stating what you would contribute to the position, along with your resume to:

Nominating Committee
GHS Federal Credit Union
P.O. Box 1490
Binghamton, NY 13902-1490

The deadline for accepting nominations is February 4, 2014.

AMERICAN HEART MONTH



GHS supports local organizations that aid in the well-being of community members. As such, GHS is a proud sponsor of the American Heart Association. February is American Heart Month! Be on the lookout the first week in February for events being held at a branch near you in support of Heart Health. February 7th is National Wear Red Day and GHS will be sporting red and helping raise awareness of heart disease and prevention. Go Red for Women was founded to help educate the public and raise awareness of heart disease in women. Today, many women suffer from heart disease, even though in the past it was considered to be a disease that affected elderly gentlemen. To learn more about the American Heart Association and how you can be more Heart Healthy, please visit GHS the first week of February.

KEEP YOUR CARDS SAFE

When you're shopping, it's easy and very convenient to pay for purchases with your Credit Union credit card and debit card. However, it is equally as easy for accidents to happen. For instance, your cards, personal and financial information could fall into the wrong hands of criminals and scammers. That's why it's a good idea to practice these simple precautions, which can help you keep your cards safe and secure.

- Review your statements on a monthly basis, and immediately report any unauthorized transactions to GHS Federal Credit Union.
- Verify your transactions at any time using our Online Banking system. If you see anything that concerns you, contact the Credit Union right away.
- Always be aware of where you use your card. In a store, make sure no one is watching over your shoulder. At an ATM, make sure you are in a secure, well-lit location.
- Make sure you have signed the back of your credit and debit card.

As always, please don't hesitate to contact us if you ever have questions about your account or suspect any sort of fraudulent activity.

NEW BRANCH HOURS!

The Norwich branch at 35 E. Main St. and Front St. location now have the following hours as of January 2, 2014:

Lobby Hours

Mon - Wed	9:00 a.m. - 5:00 p.m.
Thurs - Fri	9:00 a.m. - 5:30 p.m.
Saturday	9:00 a.m. - Noon

Drive-Up Hours

Mon - Wed	7:30 a.m. - 5:00 p.m.
Thurs - Fri	7:30 a.m. - 6:00 p.m.
Saturday	9:00 a.m. - Noon

2014 ANNUAL MEETING NOTICE

The GHS Annual Meeting will be held in spring 2014, and all members are welcome to attend. It will be a great opportunity to meet staff, fellow members, and to learn more about your credit union. We hope to see you there!

GHS PLACES SECOND IN THE NORWICH HOLIDAY PARADE OF LIGHTS!

GHS Federal Credit Union takes pride in being part of the communities we serve. This past holiday season, we had the pleasure of participating in the Norwich Holiday Parade of Lights, where our Winter Wonderland Float took second place! We would like to thank all the GHS staff and their family members who helped make our float such a success!

