



104 N. Elmer Ave.
Sayre, PA 18840

Connections NEWSLETTER

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2019 Notice of Directors Election Procedures

The Nominating Committee of Guthrie Federal Credit Union's Board of Directors has announced the following nominees for board elections to be held at next year's Annual Meeting in March 2020. Specific dates and times will be announced in the GFCU 2020 Winter Newsletter.

Directors are volunteers who serve three-year terms. This year's term director positions are: Kevin Raupers, Dave Larson and Sherry Boor.

The 2020 Nominating Committee Members are: John Simonds, Roberta Sabitus-Place and Bernard Smith.

The Nomination Procedures: Credit union election procedures require any potential candidate or nominee to meet with the Nominating Committee to review his or her possible candidacy. At this meeting, the duties, liabilities and responsibilities of the GFCU Board of Directors will be discussed. Arrangements for such meetings may be made by writing the Nominating Committee at: Guthrie Federal Credit Union, 104 N. Elmer Ave., Sayre, PA 18840.

The nominee must certify in writing, on a form prescribed by the National Credit Union Administration and the Board of Directors, that he or she has agreed to abide by the legal responsibilities of a board member, is agreeable to nomination and will serve if elected to office. If the member refuses to sign any of the documents, he or she shall be deemed to have refused consideration for the nomination. Once the certification is complete, petition forms will be available from the Board Secretary.

The members must then obtain at least 75 valid, verified signatures of members, age 18 and above, who are in good standing. The petition must be submitted and reviewed before the nomination will be effective.

Completed petitions must be returned to the GFCU Board Secretary no later than 4:30 p.m., December 1, 2019. Names of nominees will be posted in each credit union office on Monday, February 3, 2020.

Connections

A PUBLICATION FOR GUTHRIE CREDIT UNION MEMBERS

2019 summer



"A Place YOU Belong"

Sayre Office
104 N. Elmer Ave.
Sayre, PA 18840
(570) 888-7135
Fax: (570) 882-9564

Troy Office
454 Canton St.
Troy, PA 16947
(570) 297-2440
Fax: (570) 297-0589

T.E.D.
(570) 888-7135
Toll-Free: 1-877-493-6161
www.GuthrieFCU.org

Upcoming Events:

International Credit Union Day®
Thursday, October 17, 2019

President's Message

Welcome to Guthrie Federal Credit Union!

I am happy to report that our membership base continues to grow, and the credit union continues to operate in a safe and secure manner as evidenced by our "Well Capitalized" rating as defined by the National Credit Union Administration guidelines.

The credit union's financial position continued to improve as assets have grown from \$73.7 million as of December 31, 2018, to **\$78.3 million** as of May 31, 2019. Deposits have reached \$68.8 million as we now serve over 7,300 members who rely on our credit union for safety and soundness.

The biggest news of 2018 was the approval of our community charter expansion application from the National Credit Union Administration (NCUA). The expansion, which was approved on August 7, 2018, allows GFCU to offer membership to anyone who lives, worships, works (or regularly conducts business) or attends school, a business or legal entity in Tompkins, Schuyler, Tioga, Chemung or Steuben County in New York, or Bradford or Tioga County in Pennsylvania.

To show our commitment to the community, the Board of Directors has created an Endowment Scholarship with the Community Foundation for the Twin Tiers. Additional details on this scholarship are discussed within this newsletter.

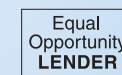
As the credit union prepares to serve its charter area, we are asking our members to complete a short, 16-question survey to help us better serve you in the future. Members can take the survey by going to www.surveymonkey.com/r/Guthrie and enter for a chance to win a \$100 Visa® gift card. The results of the survey will help guide our future product and service offerings to better serve you in the future.

We are currently in the testing phase with the implementation of our new digital wallet solutions to include Apple Pay® and Samsung® Pay.

With an anticipated **August 2019** implementation, Apple Pay and Samsung Pay are both a safer and easier way to complete transactions and offer several unique security features. Additional details on these new digital wallet solutions will be posted on our website as noted above.

I would like to take this opportunity to thank our talented staff who take great pride and dedication in providing you with the highest level of service possible. The success of GFCU is a result of our loyal members and the service of outstanding, competent and hardworking employees and volunteers. We wish you a safe and enjoyable summer!

Sincerely,
John Savelli – President & CEO



Guthrie FCU

Board of Directors

John M. Simonds	Chairman
Kevin Raupers	Vice Chairman
Bernard L. Smith	Treasurer
Heather Vail	Secretary
John Detrick	Board Member
Roberta Sabitus-Place	Board Member
Terry Bustin	Board Member
Dave Larson	Board Member
Sherry Boor	Board Member

Supervisory Committee

Gary Reeves	Chairman
Sharon Alamo	
Teresa Bustin	

GFCU Staff

Administration

John Savelli	President & CEO
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Finance Department

Shannon McCarty	Sr. Accountant
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Lending Department

Timothy Hickey	V.P. of Lending
Jamie Houghton	Loan Officer
Danielle Ulrich	Loan Officer
Alyssa Burdick	Loan Officer
Shelby Sullivan	Loss Prevention Specialist

Operations Department

Kathryn Bonning	V.P. of Operations
Elizabeth Saxon	Operations Specialist
Patricia Wheeler	BSA Officer/Ft Desk
Jennifer Heath	New Account Specialist
Martha Schultz	E.F.T. Coordinator
Megan Gratkowski	Card Services Rep.
Debra Townsend	New Acct/Phone MSR
Lynn Chappell	MSR
Ashley Hovan	MSR
Crystal Quinn	MSR
Tammy Tunnidiff	MSR

Troy Branch Office

Bonnie Parsell	Loan Officer
Haley Allen	Mtg. Loan Officer
Todd Bacon	Operations Clerk
Kayla Gilbert	MSR
Yvonne Rentzel	P/T MSR



Tech Support Scams

How to Steer Clear & Stay Safe

Picture this: You receive a phone call from someone who claims to work in tech support (possibly for a company whose name you recognize), and the caller explains that your computer has been infected with a virus. Panicked, you follow the caller's instructions and give him remote access to your computer so that he can "fix" the problem.

As quickly as that, you've become a victim of a tech support scam.

Unfortunately, tech support scams are becoming an all-too-common problem. While the scam oftentimes plays out as described above, the caller may make other claims in order to steal from you – possibly asking for your credit card number so that he can provide your computer with needed "updates." You may even receive a popup on your computer that urges you to click a link to fix a virus, which – when you click on it – installs malware on your computer. Some victims are also asked to enter sensitive information on a phony tech support website or to purchase pricey software online that will allegedly clean their system.

Whatever route the scammers take, the end result is that they gain access to your computer files or financial information – or, in some cases, both.

Fortunately, there are things you can do to help prevent yourself from becoming a victim of this growing crime:

- If you encounter a popup on your device urging you to click a link in order to fix a virus, do NOT click on it.
- If you receive an unsolicited call from someone claiming to work in tech support – or if a caller asks for your personal or financial information – hang up.
- Never grant a caller remote access to your device (unless you sought out assistance from a reputable company and called them yourself).
- Don't purchase software online that claims it will fix a virus.

Together, we can put a stop to tech support scams once and for all!

Identity Theft Resources

- Equifax Fraud Department: 1-800-525-6285
- Experian Fraud Department: 1-888-397-3742
- TransUnion Fraud Department: 1-800-680-7289
- Report ID theft and access a recovery plan at: <https://www.identitytheft.gov/>
- View credit freeze FAQs at: <https://www.consumer.ftc.gov/articles/0497-credit-freeze-faqs>
- Find out what to do if your driver's license is lost or stolen at: <http://www.dmv.org/articles/9-urgent-must-dos-if-you-lose-your-drivers-license/>

New Scholarship Program

At Guthrie Federal Credit Union, we have always stood behind our members and the community – offering expert guidance and comprehensive financial services. And now, we are pleased to announce a new scholarship opportunity beginning in 2020! "We are establishing the Guthrie Federal Credit Union Scholarship that will assist our youth in achieving their educational goals and dreams, which will continue our commitment to our community," stated Chairman of the Board John Simonds.

Our credit union and 7,300 members have established an endowed scholarship fund at the **Community Foundation for the Twin Tiers** that will provide funds for scholarships to support graduating students from Bradford County, Pennsylvania, school districts; Waverly Central School District; and the Tioga Central School District, New York; as well as parochial and homeschooled students from those districts who will be pursuing a four-year degree. They will have demonstrated a strong work ethic and have an understanding of community service through volunteerism.

John Savelli, President and CEO, stated, "We are honored to create and support the Guthrie Federal Credit Union Endowed Scholarship Fund. By establishing this new scholarship program, we hope to recognize the hardworking students in our communities. This program complements Guthrie Federal Credit Union's values and our commitment to the community.

"There are many talented young people who need financial support to continue their education and become the hardworking citizens who are the backbone of our communities. By providing scholarship support, Guthrie Federal Credit Union is creating opportunities for youth across the area to develop the skills and have the educational opportunities that they need for success in life."

For more information on this scholarship, visit www.twintierscf.org.

Guthrie FCU 2019 & 2020 Holiday Schedule

Labor Day
Monday, September 2, 2019

Columbus Day
Monday, October 14, 2019

Veterans Day
Monday, November 11, 2019

Thanksgiving Day
Thursday, November 28, 2019

Day After Thanksgiving
Friday, November 29, 2019
Closing at 3:00 p.m.

Christmas Eve
Tuesday, December 24, 2019
Closing at 12:00 p.m.

Christmas Day
Wednesday, December 25, 2019

New Year's Eve
Tuesday, December 31, 2019
Closing at 3:00 p.m.

New Year's Day
Wednesday, January 1, 2020

Refer-a-Friend Promotion!

Receive a \$25 Visa gift card for every friend you refer to Guthrie FCU.

1. Complete the referral form and have your friend present it when they open their account. Referral forms are available at both branch locations and on our website at www.guthriefcu.org.
2. Receive your \$25 Visa gift card when your friend presents the referral form when they join the credit union and open a savings account, checking account and debit card.

For every completed referral through August 31, 2019, your name will be entered in a drawing for a \$100 Visa gift card. The drawing will be held September 6, 2019.