



## GPO's Annual Percent Event Continues!

If you have a loan at another institution at a rate higher than GPO's Percent Event rates as low as

# 2.74% APR\*

Bring your loans to GPO and save money with a lower rate, lower payment, and maybe take months off the term of the loan!

Finance or Refinance during GPO's Percent Event for promotional rates on New & Used Autos, Payment Saver Auto Loans, RVs, Boats, Cycles, Personal Loans, Home Equity Loans, and more!

***Applying is quick and easy!***

Visit your nearest GPO branch and ask for a Percent Event Quick-Application, or visit [www.gpofcu.com](http://www.gpofcu.com) for an online loan request! ***Start saving money today!***

We saved members  
**OVER \$1,000,000** in 2011...  
and we're well on our way to  
saving another million in 2012.

**In January, 45 members saved over \$130,000** when they brought their higher-rate loans to GPO from other institutions. We saved those members an average of **\$2,800 per loan!**

Last month, a member refinanced her mortgage with GPO. She lowered the rate from 7% to 4%, saving \$64,000 over the term of the loan!

**That's a savings of \$260 PER MONTH!**

**No matter the type of loan, visit any GPO branch to see how much we can save you!**

"I had four credit cards totaling over \$10,000 at rates as high as 27.99%! I made my payments every month, but the balance didn't seem to be going anywhere. I visited my GPO branch to see if they could refinance them all onto one loan so I could pay them off quicker, at a lower rate. Of course GPO was there to help me! They refinanced all my cards onto one loan, and I'm proud to say that it will be paid off in 5-years! And, I will be saving over \$5,800 with my lower rate! -- GPO member since 2002

"My wife and I are close to retirement, so we were looking for ways to save money. I heard about GPO saving their members a million dollars on interest payments, so I figured I would give it a shot! GPO was able to lower my interest rate from another institution -- from 4.69% to 2.99%! We're going to save over \$1,200, but what makes us happier is that we shortened the term of our loan by a full 9-months! Our car will be paid off before we know it! Thank you GPO! -- GPO member since 2006

# A Letter from GPO's President & CEO

Dear members,

**Beginning April 1, a new type of checking account will be offered to GPO members. In addition, we're making some changes to our current Classic Checking account.** With more than 23,000 members, we recognize that options are good – and members will get to choose which account will best fit their lifestyle.

Our existing Classic Checking account-holders will be able to enjoy existing benefits including debit card availability, access to 28,000 no-surcharge ATMs, on-line banking and bill-payment, audio banking, e-statements, and check imaging. The only benefit that is being discontinued is the rewards program.

## Why are we eliminating rewards on our Classic Checking account?

Like many financial institutions, we're feeling the impact of the Dodd-Frank legislation. In years past, the interchange income GPO received every time a member made a debit card transaction was passed along in the form of rewards. This legislation has reduced that income – we've already experienced an eight percent decline and expect that decline to be between 20 – 50 percent.

## What happens to the rewards that have already been earned?

You will not lose the reward points you've earned. GPO will be offering you some options. If you make the switch to our new Value Checking account, you can transfer your points there. You can redeem them for gifts, for cash or for rate discounts. At this point, you don't need to do a thing – we'll keep you posted.

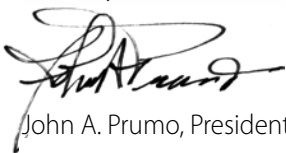
**What's Value Checking?** GPO is introducing this new type of checking account because we know there are checking account features that have a lot of value and appeal to our members. **We've taken all of the features of our Classic Checking account and added even more to the line-up, including debit card rewards.**

Other benefits include **Everyday Rebate Rewards** (get a \$10 check each quarter just for using your debit card), **Everywhere Cash Savings** (cash discounts on-line and in stores), and **24-hour Daily Credit Report Monitoring**. These value-added services will be provided at only \$4 a month – but when you take advantage of the rebate rewards and cash savings, you're going to be dollars ahead.

**What do you need to do?** Nothing at this point, but as always, our staff is ready and able to answer your questions. Come April 1, we'll be happy to help you make the easy switch to Value Checking.

**At GPO, we're always looking for ways to bring more value to our members – because OUR FOCUS IS YOU.**

Sincerely,



John A. Prumo, President & CEO



## Current Loan Rates

If you're paying a higher loan rate at another institution, it's time to see if GPO can save you money on your loan payment, and maybe even shorten the term of your loan!

Visit [www.gpofcu.com](http://www.gpofcu.com) for all rates.

### New Auto Loan (2010-2012)

★ As low as **2.74% apr\***

### Used Auto Loan (2007-2009)

★ As low as **2.99% apr\***

### Used Auto Loan (2005-2006)

★ As low as **5.24% apr\***

### RV's, Boats, Cycles (2009-2012)

★ As low as **6.89% apr\***

### Personal Secured Loan

★ As low as **9.10% apr\***

### Personal Unsecured Loan

★ As low as **9.95% apr\***

### Flex Equity Line of Credit

★ As low as **4.99% apr**  
fixed rate for 7-years!

\*Loan rates based on credit history. Restrictions apply. See branch for details.

## February Certificate of Deposit Special

# 1.10% APY\*

15-Month Term • 1.09%APR

\*Minimum deposit \$1,000. Penalty for early withdrawal. Rate available for a limited time only, and is subject to change. To receive the promo rate, members must have a GPO checking account with direct deposit of net check or payroll deduction of \$200.00 or more. Account status must be maintained during the term.

## GPO Annual Meeting & Elections

Members requesting to be considered for nomination to GPO's volunteer board of directors must submit a statement of qualifications to the nominating committee before March 10<sup>th</sup>, 2012. Nominating committee members are James Humphrey (Chairman), Nicholas Mayhew, and Frank

Mazza. Nominations will be posted in each branch. All submissions can be sent to:

GPO Federal Credit Union, Attn: Board of Directors Nominating Committee  
4311 Middle Settlement Road,  
New Hartford, NY 13413

Board members up for re-election are Leo Callari, John Prumo, Dewey Rowlands (3-year term), and Paul Gallagher (2-year term). Members may cast their vote at GPO's Annual Meeting which will be held on May 29, 2012