

September 2010 Certificate Special

1.35% APY*

18-Month Term • Minimum Deposit \$1,000
1.34%APR • 1.35%APY

Penalty for early withdrawal. To receive promotional rate, member must have or open a GPO checking account with direct deposit of net check or payroll deduction of \$200 or more. Account status must be maintained during entire term. No other rate specials apply. Limited time only. Rates are subject to change. \$1000 minimum deposit.

Dealing with credit card debt...

Consumer debt is a major problem for millions of people. If you've charged more than you can afford to repay in full, take action now to repay the balances. You can efficiently whittle your debt down with a simple five-point plan:

1. Total the amount you owe to all of your credit card accounts.
2. Rank the accounts by finance fees – the more you're being charged, the greater the priority. If possible, transfer your balances to a low-rate card, so your finance charges are lower.
3. Assess your overall finances to determine a set monthly sum that you can dedicate to repayment.
4. Apply most of the fixed amount to the account with the highest fees, and pay the minimum to the others. When you've paid off the most expensive debt, shift your attention to the next most expensive account.
5. Suspend credit use during your structured repayment period! It doesn't make sense to add to the balances while you are trying to eliminate them.

Credit cards are tools, and you can use them to your advantage by charging only what you can afford to repay. Commit to spend within your means and regularly save for the future.

GPO members have access to personal financial counseling at no charge through BALANCE. A counselor can review your budget to see how much you have available for your debt, help you prioritize your accounts, and provide guidance on how you can improve your overall financial situation.

Call BALANCE at 888-456-2227, or visit www.gpofcu.com/education for more information or to take online self-study courses.



New Hartford
4311 Middle Settlement Rd.
(315) 724-1654
M-W 8:30-5:00
Th-Fr 8:30-5:30
Sat 9:00-12:00

Utica
301 Bleecker Street
(315) 724-7850
M-W 8:30-5:00
Th-Fr 8:30-5:30

Oneida
1000 Oneida Plaza Drive
(315) 363-8029
M-W 9:00-5:00
Th-Fr 9:00-5:30
Sat 9:00-12:00

Ilion
3 Central Plaza
(315) 894-5024
M-W 8:30-5:00
Th-Fr 8:30-5:30
Sat 9:00-12:00

Dolgeville
39 North Main Street
(315) 669-5770
M-W 8:30-5:00
Th-Fr 8:30-5:30
Sat 9:00-12:00



for Member-Owners of GPO Federal Credit Union

GET connected

SEPTEMBER 2010

John A. Prumo
President & CEO



Dear Members –

As another season winds down here in Central New York, I wanted to take a moment to update you on the happenings at your credit union. As always, we've been busy delivering products and services that our members want and need. We consistently offer members the opportunity to save money on interest payments through our refinanced loan promotions. This is in addition to the savings our members see whenever they come to the credit union for a loan. Our checking account and related services are free. There's never a charge for on-line banking or debit cards – and you don't have to maintain a high minimum balance like other institutions may require. If you haven't made us your primary financial institution – you should. We'll save you money and time.

GPO is committed to the communities we serve. Our philosophy has always been to focus on our members' needs and the needs of the community at large. We kicked off the summer by sponsoring The Taste of Utica at Hanna Park. Thousands of area residents turned out to sample the best cuisine our area offers. In Dolgeville, we participated in the popular Violet Festival. In Ilion, the whole community came out for Ilion Day's events and our staff was there, actively participating. We also sponsored concerts by the Ilion Civic Band. And summertime fun ended with GPO's sponsorship of the Fireworks Over Utica.

We're proud to support many local organizations. Not only do we make contributions to these worthy groups, but our staff volunteers and gives the gift of time to help out. These organizations include Faxton-St. Luke's Healthcare, St. Elizabeth Hospital, Little Falls Hospital, Oneida Healthcare, Red Cross of the Mohawk Valley, Lutheran Home, Presbyterian Home, Hospice, American Cancer Society, American Heart Association, Munson-Williams-Proctor Institute, Stanley Center for the Arts and so many more.

As we look ahead to the next season, I'm pleased to announce that your credit union continues to grow. Come October, we'll be opening a new branch in South Utica, on the corner of South Genesee Street and Higby Road in what is currently an Oneida Savings Bank branch. This will be a full-service location with a drive-up ATM. Be sure to check our website for grand opening promotions and stop by to say hello to some familiar faces.

As we continue to grow, we never want to lose touch with our communities. We're focused on what matters to you and we believe in making this area an even better place to live. Thank you for making GPO your credit union.

Sincerely,

John A. Prumo
President and CEO

Imagine a credit card that offers a **low rate, reward points, no annual fee**, and the ability to talk to someone **local** if you have questions about your card...

GPO Visa Platinum is all that and more!

Many people don't realize that a credit card is actually a loan... so why would you choose a card with a high-rate? A GPO Visa gives you a low rate, meaning that your credit card balance will be paid off quicker... making your life more affordable.



So... what makes the GPO Visa Platinum different from other credit cards?

★ Visa rate as low as 7.99%^{apr}

A GPO Visa Platinum has a rate as low as **7.99%^{apr} for purchases AND balance transfers!** This low rate is not an introductory rate that will increase when you least expect it!

★ No Annual Fee!

Many cards that offer a low rate and/or reward points have an annual fee... not a GPO Visa Platinum!

★ No Balance Transfer Fees!

Looking to move a high-rate credit card balance to a lower rate card? Be sure to check the fine print, some balance transfer fees can be as high as 3% of the balance you're about to transfer... Consider transferring your balances to GPO, with no transfer fees.

★ Reward Points!

Cardholders earn 1-Point for every \$1.00 in qualifying purchases! Redeem your points for brand-name merchandise and travel! Visit any branch to combine your GPO credit and debit card reward points and watch your points add up!

★ Online Account Access!

View your Visa balance, account history, and make payments online from your savings or checking account! Simply log in to E-Pat, GPO's online account access!

★ Local Service!

If you ever have a question about your Visa, we're as close as a call or visit to your nearest GPO Branch!

**Discover the difference of a GPO Visa.
Apply today at your
nearest GPO branch.**

*Credit restrictions apply. Rates based on credit history.



Shop...Save...Get Cash Back with ShopAmerica!

It's no secret that most people shop online these days. Thanks to a partnership with Invest in America, **GPO can help you save money AND get money back when you shop!** Just use ShopAmerica and get great discounts and cash back -- just for being a credit union member, and shopping at the stores you already use!

With ShopAmerica, you have access to more than 1,200 online retailers -- including some of the largest and most popular -- giving you discounts when you shop! **Every time you earn \$10 or more in cash back from your purchase, you'll get a check in the mail!**

So, whether you're looking to shop online with Target, Macy's Best Buy, Apple, and hundreds of other stores... you can **save money and get paid to shop!**

Be sure to use your GPO Visa credit and debit card when you make your ShopAmerica purchases, because in addition to the savings you'll get from ShopAmerica, **you'll still earn reward points for purchases which can be redeemed for merchandise and travel!**

ShopAmerica. Shop Anytime. Easy Online Access.

Learn more about ShopAmerica and other offers from Invest In America by visiting <http://shopamerica.lovemycreditunion.org>

Want to win \$5,000 for college? All you need is a video camera.

GPO is teaming up with Carducator (our own quirky superhero) and credit unions across the Northeast to offer Get Carducated, a video contest that gives young adults a chance to share their ideas about responsible debit & credit card use — and win great prizes!

Get Carducated ends October 31, visit www.gpofcu.com for more information about how to enter.



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