

in the KNOW

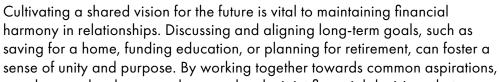
SUMMER 2023

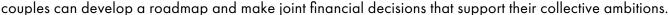
Nurturing Healthy Finances

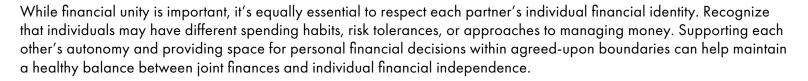
The Intersection of Money and Relationships

Money plays a central role in our lives, affecting various aspects including our well-being, aspirations, and even relationships. In the context of personal finance, it's crucial to recognize that financial matters often intertwine with

our closest bonds. Whether it's with a spouse, family member, or friend, understanding the dynamics of money within relationships is essential for fostering financial harmony and achieving shared goals. The foundation of any successful relationship, including a financial one, is built on trust and open communication. Discussing money matters, such as income, expenses, debt, and financial goals, can initially feel uncomfortable. However, embracing these conversations early on will help establish trust and ensure both partners are on the same page.







Sometimes, seeking the guidance of a financial professional can be immensely beneficial for couples navigating complex financial situations or major life events. Here at GHS, we can provide objective advice, tailored strategies, and tools to help couples make informed decisions together.

Money can be a catalyst for growth, unity, and shared aspirations within relationships, but it can also be a source of stress and conflict. By prioritizing trust and open communication, couples can build a strong foundation for financial harmony. Remember, fostering a healthy financial relationship is an ongoing journey that requires effort, understanding, and a commitment to shared goals. To get more out of your money plan, make an appointment on the following link with our Financial Counselor, Lisa Young today! www.ghsfcu.com/financial-literacy



in the KNOW

MESSAGE FROM THE GHS PRESIDENT/CEO

I wanted to take a moment to share some exciting news about the growth we've experienced at GHS Federal Credit Union over the past six months. We have witnessed remarkable progress in our membership, with increasing account balances and loan volumes. It brings us great joy to see our members succeeding and finding financial prosperity with us.

Notably, these positive trends are not isolated within our credit union; we also observe them in the broader economy. This promising indication bodes well for both our members and the credit union as we look ahead to the rest of the year.

As part of our ongoing commitment to delivering exceptional financial wellness, we recently conducted a member survey in June. Your feedback is invaluable to us, as it allows us to understand how we are performing in terms of meeting your expectations and providing the best products and services. The insights shared by our members help us identify areas of excellence and areas where we can improve, all with the aim of enhancing your member experience. We genuinely appreciate your participation in the survey, and we are excited to take your feedback into account.

At GHS, we strive to provide "The Relationship of a Lifetime." It is this promise that drives us to continuously improve and deliver exceptional service to our valued members like you.

Finally, as the summer holidays unfold and travel plans come to fruition, we want to extend our warmest wishes to you. May this season be filled with joy and exploration as you savor the delights of the southern tier of New York.

Thank you for being a member of GHS Federal Credit Union.

Shawn Wolbert, President/CEO

GHS MURAL

GHS Federal Credit Union unveiled a new mural painted by Chenango Valley High School art students on Friday, May 19th, 2023. The new work of art is painted on the entryway walls of GHS's 910 Front Street, Binghamton branch, and features notable symbols of our community. The mural is a way for the credit union to celebrate our

roots and history in our founding city of Binghamton, NY, while offering local students a unique opportunity to use their talents and skills.

Many schools in the area submitted artwork for the project, and while all amazing, the GHS team chose the design created by Chenango Valley students Savannah Greenmun (lead student), Maddi Trisket, Aubrey Staub, Jessica Matson, Sophia Ashman, Erin Wales, and Kenna Wales, accompanied by their teacher, Mr. Matthew Wilson.

The group began working on the mural after hours at the branch beginning in early March 2023. Supplies,

including paint and brushes, were generously donated by Golden Artist Colors of Norwich, located at 65 Hale Street, Norwich, NY. The project took close to 8 weeks to complete, and the students, Mr. Wilson and the GHS team are excited to unveil the mural to the public.

GHS presented the Chenango Valley High School art department with a \$2,500 check, and each student was also given a cash gift as a 'thank you' for their hard work. GHS is excited to welcome existing and new members to the branch with the beautiful mural, and we thank the talented students and dedicated faculty of Chenango Valley Central School District for their hard work and beautiful design.



Shawn Wolbert, CIA, GHS President/CEO

UPCOMING GHS HOLIDAYS

All branches will be closed during the following days:

 Monday, September 5 -Labor Day



CONGRATULATIONS GHSFCU SCHOLARSHIP RECIPIENT!

GHS had the honor of rewarding a local student and GHS member from Chenango Valley High School with a \$2,000 scholarship! Shawn Wolbert, President of GHS, awarded the student during a scholarship ceremony at Chenango Valley High School on June 5, 2023 at 6:30 PM. Congratulations to all of our graduating members! We can't wait to see what you accomplish.

MEMBER BUSINESS SPOTLIGHT

Soccer Shots

Website: www.soccershots.com/binghamton

Phone: (607) 684.5532

Email: Binghamton@soccershots.com

Soccer Shots - Binghamton serves Broome, Chenango, Chemung, Cortland, Tioga, and Tompkins Counties, providing our community's youth with the opportunity to grow with the game of soccer through dedicated, expert coaching and a fun atmospher.



Local owner, Kyle Sanders, says, "We are committed to providing a positive growth experience for your child using expert-approved curriculum to teach new character words and skills each week while having fun!"

Visit their website at www.soccershots.com/binghamton to learn more and to sign your child up for a great program to learn teamwork, confidence and character along side great coaches and other local children.

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!



Dollars & Cents

Crosstalk's Podcast

e your morning brew with Shawn pert and Lisa Young as they chal

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!



on our 9 month Share Certificate (min. \$500 deposit, Special rate for a limited time)



*APY = Annual Percentage Yield. Rates subject to change. Special share certificate rate to a limited time. Certificates are federally insured by the NCUA (National Credit Union Administration) up to \$250,000.



2022 was a busy year for GHS!

From branch updates to the merger, we are proud of the growth we have fostered and achieved in the year. As part owners of the credit union, we invite our membership to read our annual report to learn more about the goals we met throughout the year. During our annual meeting on June 10th at noon, members attended and voted approval of the report, as well as the direction in which the credit union is headed.

We look forward to finishing out 2023 with continued growth and prosperity, and thank our membership for helping us to achieve our mission of providing our three counties and over 19,000 members we serve with the relationship of a lifetime for over 80 years and counting!

SCAN TO LISTEN

Q3 SERVICE ANNIVERSARIES

Doreen H. - 12 Years

Loan Assistant

Shauna R. - 11 Years

Loan Officer

Talisha P. - 2 Years

Member Services Representative

Sarah C. - 6 Years

Norwich Branch Manager

Monica C. - 27 Years

Controller

Alaina F. - 18 Years

Support Services Specialist

Jaime P. - 18 Years

Support Services Supervisor

James W. - 8 Years

VP of Operation

Maria W. - 12 Years

Accounting Assisant

WELCOME Q3 NEW GHS STAFF

Kiana B.

Member Services Representative

Tiana H.

William Craine

Member Services Representative

WHAT'S HAPPENING

Check out what GHS has been up to this quarter!





Our spring shred event on May 20 at our Front Street branch was a huge success! With the help of our community members who came to shred, their donations on GHS's contributions raised \$2,225 for the United Way of Broome County's 'Full Plate Project'. This vital project uses 100% of the proceeds to feed those in need around the county. Thank you to all of our members and community participants for shredding with us and joining the fight against hunger!

GHS hosted our annual meeting on June 10 at noon in our Front Street branch lobby. Board of Director, Jason Aurelio, and Treasurer, Brandon Sunderlin, spoke about the tremendous growth within the credit union. We thank our membership of attending this important event to discuss the future of the credit union.



Shawn Wolbert, CEO of GHS, walked the catwalk at this year's Mothers and Babies Perinatal Network's Guys and Gals Annual Fashion Gala. This fun community event raises important dollars for the organization that provides assistance to families in our area by providing important resources to mothers and children before, during and after birth.

STAY UP TO DATE

Follow us on Facebok, 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 owww.instagram.com/ghsfcu www.tiktok.com/ghsfederalcreditunion

Board of DIRECTORS

Jason Aurelio, Chairperson Leonard Lindenmuth, DHA, Vice-Chairperson Brandon Sunderlin, CPA, Treasurer Nathan VanWhy, Esq., Secretary Scott Cohen, MD Ben Giordano Julie Chambers

Supervisory COMMITTEE

Nicholas Spencer, Chairperson B. Ethan Cook, Co-Chairperson Christopher Lake Jared Cornell

Brandon Sunderlin, CPA, Board / Supervisory Committee Liaison

Executive MANAGEMENT

Shawn Wolbert - President/CEO Paris Aranguiz - VP / Finance James Warneck - VP/ Operations

Senior MANAGEMENT

Amanda Sopris - Human Resources Manager 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