

DATES TO REMEMBER

Labor Day (Closed)
Monday, September 6

Local Celebration Event
Thursday, September 23



Mark your calendars for
September 23rd from
6:30pm – 9pm

We are celebrating our 75th
Anniversary and we want you to
join us. Come out for some games,
good food, giveaways, and more.

WE'RE HERE TO HELP!

For over 75 years, we have served our community and helped our members reach new financial heights in their lives. We could go on and on about our products and services, but we would rather share stories straight from our members.

"KState Credit Union helped me out with an auto loan and we rebuilt my credit, and in 2017 I was able to purchase a home with them. I don't see myself ever changing banks." – Sean H.

We were thrilled to be able to help Sean rebuild his credit, purchase a home, and help with an auto loan!

"I opened my first share account in the fall of 1990 when the Credit Union was located in Anderson Hall basement. At the time I was raising my four boys working in Farrell Library and attending college full-time. LaRae was a teller and she was always nice to me. I've had economic setbacks and financial victories. For over 30 years, I lead my sons and daughters while they were in elementary school to open accounts. The Credit Union has always served my financial needs. Thank you so much for your patience with me over the years." – Elverta V.

We understand that life likes to put us in each of our own unique situations. That's why we want to hear your story and figure out a plan of action to help you succeed.

"When I was 15 years old, I opened my account with KSU FCU! I chose them because my mom already had an account there! Over the last 24 years, the CU has been more than a bank. They helped many family members of mine with auto loans, personal

loans, and emergency loans. When our engine blew on a car, the CU gave us a loan to replace the engine! When my credit wasn't great, I was able to grow that because the CU gave me a chance with loans. My family moved 5 years ago and to this day we still have kept our CU membership! When I had some struggles in my life there were 2 staffers who went out of their way to show support.... they are now considered family." – Sunday S.

We are here for you every step of the way.

"I am an immigrant from Bulgaria. KSU Credit Union was my first bank in the USA (KSU graduate student). I have been a member since 1999. I had no idea how things worked money-wise in the USA. I have to say that the CU employees provided me and my friends more than mere banking services. By talking to folks at the CU I learned how to safely purchase a car (my first loan); established my first credit card and attended all educational seminars they had to offer. While a lot of time has passed and I became proficient at taking care of my finances, I still gladly remember the robust training wheels provided by the always friendly KSU FCU folks. Now, while I live far away from KSU FCU I still keep my account there and use it."

–Peter Stoimenov

No matter where you are from, at kstate CREDIT UNION, you are family. If you have a goal you want to reach or you are dealing with financial setbacks, we are here and ready to help you. Learn more about our services and lending options by visiting our website at kstatecu.com or giving us a text or call at 785-776-3003.

kstate CREDIT UNION

presents the 14th Annual
Stuff the BUS

collecting school supplies · benefiting USD 383

join us **SATURDAY · JULY 17 | WALMART | 10AM - 2PM**



Each summer, kstate CREDIT UNION collects school supplies to assist USD 383 children in need. This year's event will be held on **Saturday, July 17th in the Manhattan Walmart** parking lot from 10am – 2pm. Please see a list below of needed items.

MOST NEEDED

- ZIPPERED 3-RING BINDER
- 1.5" 3-RING BINDERS
- BACKPACKS (SM & LG)
- Supplies Box
- Pencil Bag (zipper, 3-hole)
- Pocket Folders (w/ & w/o prongs)
- Basic Calculator
- Composition Notebooks
- Black Fine-Point Markers
- Wide & College-Ruled Paper

- Disinfectant Wipes (tables)
- Wet Wipes (hands)
- Ziploc Bags (Gallon & Quart)
- Colored Pencils
- Highlighters
- Dry Erase Markers
- Glue Sticks
- Bottle Glue
- Scissors (5" & 7")
- Erasers (Pencil Top)
- Erasers (Large Pink)
- Markers (8-10 ct)

- Watercolor Paints
- 5-Tab Dividers
- No. 2 Pencils
- Pens (blue/black/red)
- Rulers
- Facial Tissues
- Hand Sanitizer
- Scientific Calculators
- Headphones/Earbuds
- Flash Drive (512mb)

RE-HOMING EQUITY & FURRY FRIENDS

In May and June, we helped members re-home their equity and re-home a furry friend too! For every HELOC closed, we donated \$75 to Purple PAWS in town. Purple PAWS actively works to help animals in our community find their forever home. We were happy to host Purple PAWS in June as they came to the branch to share more about how they impact our community and talk about their mission to rescue homeless animals. Our staff fell in love with the four dogs that visited, Chewie, Walter, Jack and Cinnamon Roll.



It's a **TOSS UP** to get your **rate DOWN**

TOSS A BEAN BAG
for a chance to
LOWER YOUR RATE

Toss Results | Rate Reduction

- 1 flipper | -0.25% APR*
- 2 flippers | -0.50% APR*
- 3 flippers | -0.75% APR*
- 4+ flippers | -1.00% APR*

EXAMPLE:
Borrow \$15,000 for a 60 month term auto loan. If your credit sets you at a rate of 3.75% APR* and you turn 2 flippers in our game, you can apply a discount of 0.50% APR. Your effective rate will be 3.25% APR*. Payments on \$15,000 at 3.25% APR* for 60 months is a payment of \$271.20 per month.

*APR = Annual Percentage Rate. With approved credit. Good through August 31, 2021. HELOC, mortgage, credit card, Flex Auto Loan, and existing kstate CREDIT UNION loans do not qualify. Minimum rate of 2% APR. Not valid with any other offer. See credit union for details. Federally insured by NCUA.

IMPRESSION

For 75 years, we have helped our members and we have no plans on stopping any time soon! We invite members to share their stories and how kstate CREDIT UNION has left a lasting impression on their lives.

See what some of our members have said.

“ They help me every time I need it. From loans for vehicles, vacation, and Christmas, they are there for me.

—Luis G. ”

“ kstate CREDIT UNION helped me out with an auto loan and we rebuilt my credit.

—Sean H. ”

“ I've always been treated as if I were part of their family.

—Thad P. ”



Wouldn't you rather spend your money on making lasting memories with friends and family this summer? If you're on a tight budget but still want to enjoy all that summer has to offer, here are three ways you can save:

1. **Save up to \$300 by packing your lunch.** Making your lunch is usually healthier and way cheaper than eating out. Instead of going out to eat every day with your co-workers, take a few extra minutes in the morning (or the night before) and make your lunch two or three times a week. You could save \$20–30 each week, which adds up to \$200–300 throughout the summer.
2. **Let Mother Nature dry your clothes.** Give your dryer a break and let the warm summer air dry your clothes for free. You can also use cool water in the washer more frequently, which can clean your clothes just as well as warm or hot water. Changing up your laundry habits is an easy way to start saving money on summer bills.

3. **Earn up to \$100 by selling your old clothes.** No time or space for a yard sale? Clean out your closets and take those clothes you "might wear... someday" to a consignment shop, or sell your clothes from home through an online marketplace like thredUP or Poshmark. You can put the money you make toward summer vacation.

BONUS! How about one bonus way to save?

Did you know you're not stuck with the car loan you got at the dealership? Dealers make a good bit of profit by increasing the rate on customers' auto loans initially offered by the financial institutions they work with. For example, Lender "A" offers a loan at 5% APR but you end up paying 7% APR with the dealer pocketing that extra interest as profit. You could save money and/or lower your interest rate by refinancing your car or truck loan with kstate CREDIT UNION. It costs nothing to find out if you could save, and you could pocket some big savings to use for vacation this summer.

Staff Picnic Highlights





Virtual
StrongBox™

Did you know we offer a **FREE**, virtual safety box through online banking?

This is a great way to store and organize your sensitive documents. You'll never have to worry about losing your documents or damaging the paper copies when you upload them to Virtual StrongBox™!

It will securely store important documents, make them accessible when they are most needed and allow for the quick, efficient and most importantly, secure sharing of these documents.

TRY IT OUT TODAY!



WIPE OUT HUNGER

We are thrilled to share that we collected **\$345 cash** and **644 lbs.** of food for the Flint Hills Breadbasket donated and helped our community. We look forward to continuing to support our community.



How Much Should You Have Saved for Retirement by Your 30s?

“Start saving for retirement while you’re young.” It’s easier said than done when you are just starting, especially if you have student loan payments taking a huge percentage of your paycheck.

First, let’s determine how much you should have saved for retirement. Retirement-plan provider Fidelity recommends having the equivalent of your salary saved by the time you reach 30. In other words, if your annual salary is \$50,000, your goal should be to have \$50,000 in retirement savings by 30.

How do your savings stack up against others your age? The average 401(k) balance for individuals between the ages of 30 and 39 is \$50,800, according to data from Fidelity for the fourth quarter of 2020. However, the average employee contribution rate for Americans in this age group is only 8.3%.

One easy way to kick start your retirement savings is by taking advantage of any **retirement matching programs** your employer offers, which is essentially free money for you. Those matching funds from your employer can add up fast and help you get closer to your savings goals.

Not sure if your employer offers this? If you don’t ask, you could be missing out on a huge benefit to you.

Want to find out exactly how much you should save to enjoy your current standard of living when you retire? Check out our Retirement Calculator on our website!