



A U T U M N

MemberMATTERS

A Quarterly publication for Members of kstate CREDIT UNION

2019

DATES TO REMEMBER

Monday, October 14

Columbus Day
All branches are closed

Wednesday, October 16

Boss's Day

Thursday, October 17

International
Credit Union Day

Thursday, October 31

Halloween

Sunday, November 3

Daylight Savings Ends

Monday, November 11

Veterans Day
All branches are closed

Thursday, November 28

Thanksgiving Day
All branches are closed

November 25 - 29

Campus Branch is closed

Tuesday, December 24

Christmas Eve
All branches will close at Noon

Wednesday, December 25

Christmas Day
All branches are closed

December 23 - 28

Campus Branch is closed

Wednesday, January 1

New Year's Day
All branches are closed



Everyone could use a little extra spending money during the Holiday season and we are happy to help you out.

For only \$25 per loan, you can be payment free for an entire month. Members that are pre-approved and would like to participate will need to return the filled out form in its entirety. If you're pre-approved you should have received an email or letter.

For those members that do not receive a pre-approved form, you are still eligible to apply for the program. All you need to do is download the form from our website [kstatecu.com/Latest-News/It-s-Skip-A-Pay-Time], fill it out and return it with your donation enclosed or instructions for the donation. The form will then be processed for qualification by the loan department.

In order to qualify for the

Skip-A-Payment program:

- Your account(s) and loan must be in good standing and open for at least six (6) months.
- Your loan can not have been delinquent for more than 30 days during this calendar year.
- Your credit must be at least a "C" rating.
- You cannot have already skipped a payment for (this) loan in this calendar year.

Your donations will be given to Fairy Godmothers and Wonder Workshop. Not only will you be supporting these amazing local groups by your participation, but it will also allow you to have a little extra cash during the holidays.

This offer is for consumer loans only. It does not apply to real estate loans, Flex Auto Loans or credit cards. You must allow up to 15 days prior to the due

date for processing. There is a limit of one Skip-a-Payment per loan, per calendar year and members must meet the requirements. If you elect to take advantage of this offer, we will defer the payment(s) you indicate for one month. Your next regular payment will be due on the scheduled payment due date following the month you have elected to Skip-A-Payment. kstate CREDIT UNION reserves the right to refuse any Skip-A-Payment request and we will advise you if your request is denied.

Skipping a payment on your loan may cause your principal balance to remain unchanged and may extend the term of your contract. Your \$25 fee must accompany the form or it will not be processed. You can find a form on our homepage at kstatecu.com.

HOLIDAYS ARE COMING

tackle their wish list with our low interest credit card



11.9% APR EVERYDAY

NO ANNUAL FEES

NO CASH ADVANCE FEES

NO BALANCE TRANSFER FEES

CALL 785-776-3003 OR VISIT KSTATECU.COM

kstate CREDIT UNION

K

Knowledge

S

Seamless Service

T

Take the Lead

A

Attentive Service

T

Trustworthy Service

E

Exceed Expectations

C

Courtesy

U

User-friendly

CU WOW experiences

Did you know that each and every day there are positive experiences happening at your credit union? In March, the credit union launched a program to help recognize and reward positive stories of our members and employees. Each month employees submit stories they have been a part of or witnessed from their coworkers. These are compiled and presented to the board of directors. They

select one story and the employee involved chooses a prize as a reward.

As you know the main difference between banks and credit unions is the philosophy of people helping people. The main goal of this program is to highlight real life scenarios in your credit union. Below are some example of ways your credit union is assisting members by creating a WOW experience.

A member was upset about having to use the money he had in his account for an unexpected expense. Arlene, suggested he take out a secure loan to which he stated "I do not have good credit". Arlene then explained how a share secure loan works and that he could borrow from himself and pay it back over time at a low interest rate.

Lauren sat with a member for about 30 minutes and educated him on his finances. She helped him with setting up automatic payments for his bills and how he can access his funds. He was very thankful for the help and left the credit union with more knowledge about his own finances.

We had a member come in to get a small loan. She's getting divorced & needed money to do a mortgage conversion which will save her \$250/mo. Her application/closing process took less than 15 min. She cried and said this was the easiest thing she has done all day and that the Credit Union is awesome.

Karen assisted a member last night in drive-through. They requested checks and Karen uncovered that they were for a payday lender. Karen asked more questions and we're now adding on their vehicle loan to get them out from under the payday lender. Great looking out and listening for clues!!

Protecting our Credit Union

By joining kstate CREDIT UNION, you made the smart choice to protect your family's financial future.

kstate CREDIT UNION is a not-for-profit financial cooperative owned by members like you who live, work & worship in our community. Your credit union pays its fair share of taxes, including property, sales and payroll taxes. Because we are not-for-profit & owned by our members, credit unions are exempt from the state Privilege Tax. This is a tax that for-profit banks pay on the profits they generate for their stockholders.

We don't answer to Wall Street investors or worry about generating returns for stockholders. Credit unions are invested in local communities & local businesses - not the stock market. Our only concern is providing high-quality services & products to our members at the most affordable rates possible. That's why we return any gains to you through lower interest rates on loans & higher rates on savings.

The for-profit banks don't like our member-driven cooperative model. They are afraid of consumer competition from credit unions & of our commitment to helping grow the middle class, unlike their singular goal of padding banking industry profits. That's why the bank lobbyists in Topeka have launched an attack on credit unions & our not-for-profit cooperative structure. Here is a place to learn more about the credit union difference.

Now, if we want kstate CREDIT UNION to stay strong & protect our families' financial futures, we have to ensure credit unions stay top-of-mind for lawmakers in Topeka. Elected officials hear from bank lobbyists all the time. To match them, we must all step up & tell our state legislators the credit union story, that credit unions are a consumer's safest & best option in financial services, and the strongest advocate for the middle class.

Nothing is more powerful to elected officials than when they hear from their constituents. Your voice, as a credit union member, is more effective than any bank lobbyist, period.

To that end, you will be receiving periodic updates & opportunities to share your views about credit unions in the months ahead. As always, your privacy is our top concern and you can opt out at any time.

Thank you for being a member of kstate CREDIT UNION. Take your membership to the next level by helping us fight for the protection of credit unions.

As one of 679,000 Kansas credit union members across the state, your opinion matters. Tell us why you became a credit union member by sending an email to jillp@kstatecu.com. Thank you for your continued membership & support.

Sincerely,
LaRae Kraemer
President/CEO

HCUA Convention & Annual Meeting



Kstate CREDIT UNION sent a group of 13 individuals to the Heartland Credit Union Association Convention and Annual meeting held September 12-14. This year's theme was Calling all CU Superheroes. Keynotes, breakout sessions, exhibitors and celebrations were offered for those attending.

The highlights from the three day event included speeches and presentations demonstrating ways in which we can become superheroes in our day-to-day roles at our credit union.



International Credit Union Day - October 17



On Thursday, October 17 we celebrated this year's International Credit Union Day. Each year credit unions around the world focus on the education and awareness of credit unions and their important role. This year's theme is "Local Services. Global Reach." to celebrate the spirit of the global credit union movement. Throughout the day at all three branch locations and we enjoyed sweet treats and distributed our FREE 2020 calendars to members. We still may have some copies, ask if they are available the next time you visit one of our offices.

In Our Community

Stuff the Bus



Annual collection of school supplies for USD 383 was held on Saturday, July 13.



HyVee 10th Birthday



Manhattan HyVee celebrated their 10th birthday on August 10 with a community event. kstate CREDIT UNION was there with plinko, prizes & a drawing.

Free For All Friday



Kansas State University hosted a Free for All Friday on August 30.

kstate CREDIT UNION was there with prizes & information for the students.



Realtor's Expo

Flint Hills Realtor Association hosted their first expo on September 12. kstate CREDIT UNION was there to talk to attendees about partnerships and lending products.



HOLIDAY HOURS

EAST & WEST CLOSED DATES

DAY	DATE
Monday	Nov. 11
Thursday	Nov. 28
Tuesday	Dec. 24 @ noon
Wednesday	Dec. 25
Wednesday	Jan. 1

CAMPUS CLOSED DATES

DAY	DATE
Monday	Nov. 11
Monday - Friday	Nov. 25-29
Monday - Friday	Dec. 23-28
Tuesday	Jan. 1



EAST 601 McCall Rd.

CAMPUS 1455 Anderson Ave.

WEST 2600 Anderson Ave.

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Winter WONDERLOAN

12 borrow up to **\$1200** **12** Term of **12** months **12** 12%APR with approved credit

kstate CREDIT UNION

Some restrictions apply, see a member service specialist for details. Insured by NCUA