



# S P R I N G

# MemberMATTERS

A Quarterly publication for Members of kstate CREDIT UNION

2020

## DATES TO REMEMBER

April 12

Easter

May 1

May Day

May 10

Mother's Day

May 25

Memorial Day

All offices are closed

June 14

Flag Day

June 21

Father's Day

June 20

First Day of Summer

*truly community*



Our annual jeans program raised \$5297 for the Flint Hills Foster Teen Camps.



Our annual Skip-A-Pay program raised \$3951 for Fairy Godmothers



Our annual Skip-A-Pay program raised \$3951 for Wonder Workshop

## New ATMs at West & East

In January, kstate CREDIT UNION installed a new ATM at their West branch at 2600 Anderson Avenue and at the East branch at 601 McCall Road. This was done to accommodate a much needed technology upgrade. At the East branch there were also some adjustments made to the ATM in order to correct the previous machine being too low to the ground and difficult to use from a vehicle.

### PLEASE NOTE:

**AFTER MAY 11, 2020 THE ATM AT 1455 ANDERSON AVE. WILL NOT LONGER BE OPERATIONAL & WILL BE UNAVAILABLE TO OUR MEMBERS.**



## Board Nominations



### CINDY BONTRAGER

Cindy Bontrager has been a member of kstate CREDIT UNION since she began work at Kansas State University in 1989. She first served on the Supervisory Committee and was then elected to the Board of Directors from 1994 – 1998. Cindy left the University in 1998 to work as the Director of Finance for the Kansas Board of Regents. In 2003, she returned to the University as their

Budget Director and in 2013 was promoted to serve as the Vice President for Administration and Finance. In 2019 Administration and Finance was reorganized and Cindy currently serves as the Vice President for University Operations. Cindy served on the Supervisory Committee from 2007 – 2014. Cindy has served on the board of directors again since 2011. Cindy resides near Holton where her husband farms. They have two children, Tori who is currently enrolled in the Physical Therapy program at the University of Kansas Medical Center and Brett who works on the family farm. She is also a member of Trinity Lutheran Church in Holton.



### WARREN STRAUSS

Warren Strauss has been a member of kstate CREDIT UNION for over 35 years. Warren worked for Kansas State University as the Director of Internal Audit. Mr. Strauss served on the Credit Union's Supervisory Committee for over 14 years and served as Chairman of the committee for 10 years. He has also been on the Credit Union Board of Directors for the past 20 years.



### STACY SLAGLE

Stacy Slagle has been a member of kstate CREDIT UNION since 1996. Stacy has served on the Supervisory Committee since 2011, where he served as Chairman of the committee several years. Stacy was elected to the Credit Union's Board of Directors in 2017. Stacy has been trained and is certified as a credit union volunteer as a supervisor as well as a director. Stacy has

been a lifelong resident of the Manhattan area and has worked for ALB International, Inc since 1993. He and his wife, Norma have two adult children and a granddaughter. He is also a member of the Zeandale Community Church where he serves as Treasurer.

## Celebrating 30 Years



In February, LaRae Kraemer, CEO, celebrated 30 years with kstate CREDIT UNION. She began her career as a part-time teller and over the years gained knowledge about all areas of the business until 2006 when she was selected to be the President/CEO. To help her celebrate, employees and members spent 30 days of activities including giveaways to members, a card party, prizes, cake, an ad in the paper, facebook posts, a cardboard cutout, and so much celebrating.

### CU changes throughout LARAE'S CAREER

**1990** - February 19 first day at the credit union. Office was located in Anderson Hall

**1993** - Credit Union moves off campus to 1455 Anderson location

**1996** - Manhattan Teachers credit union merges with kstate CREDIT UNION

**1997** - Credit Union opens a second office at 2700 Anderson (currently Starbucks)

**2003** - Credit Union moves to 2600 Anderson location and it is designated the home office

**2003** - Kansas Farm Bureau merges with kstate CREDIT UNION

**2006** - LaRae is selected to be the CEO for the Credit Union

**2007** - Credit Union is granted a 3-county community charter & is able to serve more members.

**2017** - Credit Union opens a third location at 601 McCall Rd



# Managing Your Finances During the COVID-19 Pandemic

The COVID-19 pandemic is not only causing fear and uncertainty about our health, but our livelihood as well. Many wonder “What happens to me and my family if my employer has to lay off people or my hours are cut?”

Now more than ever, it’s important to keep track of your expenses to make sure you’re not spending more than you make or increasing your credit card debt. If you feel like you live paycheck to paycheck, then now is definitely time to take a hard look at your expenses, see where you can make adjustments, and take firm control.

To get control, you need to know exactly what you’re dealing with – how much money is coming in each month and how much is going out. To get a clear picture, create a budget. There are many apps and online templates you can choose from. Many of them provide visual images, like pie charts, that help you see how big of a chunk each expense is taking from your take-home pay.

A budget will tell you if you’re setting aside enough money for the essentials (rent, utilities, food) and how much is being eaten up by non-essentials (like concerts, eating out, cable, or gym membership). If money is tight, cancel non-essential subscription services temporarily. You can always restart them when things get better. The silver lining of this pandemic is that since most of us are practicing social distancing to minimize contagion, you may already be saving money by not going out.

If your credit card debt is high, see if any of your existing cards are offering low interest rates on balance transfers. Kstate CREDIT UNION offers a Visa at an everyday low rate of 11.9%. Transfer the balance from the highest card to a lower interest card and pay more than the minimum whenever possible. Also, until you have paid off the debt, only use your credit card for emergencies.

Another important task is to beef up your emergency savings or start an emergency savings account if you haven’t done so. Ideally, you want to save at least 3 months of your take-home pay. You can start with as little as \$5 a week. Simply save \$5 consistently each week and when you think you can add a little more, increase your deposit. To make this easier, set up an automatic transfer from your checking account. It’s easy to do with online banking at [www.kstatecu.com](http://www.kstatecu.com), but if you need help, just contact us a [info@kstatecu.com](mailto:info@kstatecu.com) or give us a call or send a text to 785-776-3003.

We are also offering our members an **Emergency Assistance Loan** during this uncertain time for those who have lost income and need some financial help. Know that kstate CREDIT UNION is always by your side and we will do everything in our power to help you get through this crisis.



**kstate**  
CREDIT UNION

FROM OUR  
**CU 2(%)**

**YOU**

**NEED OUR HELP?**  
We have created an  
Emergency Assistance  
Loan with our member's  
needs in mind.

If you have lost income because of COVID-19 visit [kstatecu.com](http://kstatecu.com) to find out more about our **Emergency Assistance Loan**.

## DAY AT THE CAPITOL



*kstate CREDIT UNION representatives pose for a pictures with Tom Phillips at the Kansas State Capitol.*

Day at the Capitol is an opportunity where kstate CREDIT UNION employees and board members can join their credit union peers in Topeka. This one-day event was full of opportunities to learn more about the legislative process, hear from legislative leadership, and communicate the credit union difference to legislators. Kansas Day at the Capitol took place on February 4 and four representatives from kstate CREDIT UNION were there; Erin Olson, Sarah Davis, Jill Pontow, and Kinsey Turbiville.

Attendees had the opportunity to meet one-on-one with their legislative representative or senator based on the district where they live and also where the credit union locations are located.



*The group takes a picture with Representative Tom Hawk.*

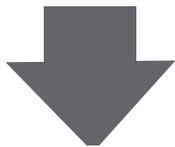
# APP CHANGE MAY 27

We will be upgrading our system for our debit card and with this change we will be changing the app you use to protect your Mastercard debit card.

The SecurLock Equip App will perform the same functions as the **My Mobile Money** app in that it allows a cardholder to control the how/where/when their payment cards are used via their mobile device. Turn your card on or off with the touch of a button. Set location based controls. Block international transactions or set spending limits.



**MyMobileMoney App**



**SecurLock Equip App**

# Spirit Week at the CU

In honor of employee appreciation day on March 6, kstate CREDIT UNION leadership wanted to celebrate their employees all week with a spirit week. This included themed days, lunch served at each office while management covered the front line, and treats.



## Superlative Winners

- Shannon - The Desk Decorator
- Julie - The Martyr
- Paige - The 2:30 Warrior
- Alexandra - Light at the End of the Tunnel Award
- Sarah - Vampire Award
- Kim D - The Snackmaster
- Tyler - Phone Tag Award
- Karen - The Lunch Lady
- James - On the Dot Award
- Sam - The Tidiest Award
- Amanda - The GPS Award
- LaRae - The Black Hole Award
- Arlene - Mind-Blowing Award
- Kimberly M - Dewey Decimal Award
- Melissa - White Knight Award
- Allison - Fashion Week Award
- Pam - The Paper Wizard
- Erin - The Encyclopedia Award
- Mandy - The Delivery Demon
- Jill - The Confetti Award
- Michael - The Desk Dad
- Stacy - The Desk-Iny's child
- Jensen - The Doodler
- Zach - The Earl of Energy
- Kinsey - Squirrel Award
- Tanner - Playground Award
- Terri - The Librarian Award
- DeNa - The Informal IT
- Kyle - Outer Orbit Award
- Cindy - The Binging Barista

