



S P R I N G

MemberMATTERS

A Quarterly publication for Members of kstate CREDIT UNION

2019

DATES TO REMEMBER

April 15
Tax Day

April 18
Annual Meeting
6:00pm - 8:00pm

April 21
Easter

April 27
National Youth Month
Celebration Day
10am - 11am
at 601 McCall Road

May 1
May Day

May 12
Mother's Day

May 27
Memorial Day
All offices are closed

June 14
Flag Day

June 16
Father's Day

June 21
First Day of Summer

73RD ANNUAL MEETING

You are cordially invited:

When: Thursday, April 18th, 2019
Where: 601 McCall Rd. Manhattan, KS

Member Networking Social
Light hors d'oeuvres served
Time: 6:00p.m. - 8:00p.m.

Annual Meeting starts at 7:15 p.m.

Our staff will be there to direct you to the boardroom where NCUA requires members to sign in.
Members receive a gift & a chance to win an item from the money tree!
Your RSVP to jillp@kstatecu.com is appreciated!

truly community



Our Employees ROCK! Our annual jeans program raised \$5156 for the Boys & Girls Club



Our members ROCK! Our annual Skip-A-Pay program raised \$9450 for Flint Hills Foster Teen Camps.



**MEMBERS VOTE
APRIL 18**

7:15 PM • 601 McCall Road

2019 Board Nominations



Dr. Robert Reeves

Dr. Reeves joined K-State in 1977 as a Professor in Nutritional Sciences, retiring in 2000. He became a member of kstate CREDIT UNION in 1978. Throughout the years, he has served on the Supervisory Committee, as Board Vice-Chair, and as Chairman since 1997.

In 2007, Robert was elected to the Board of Directors of the Kansas Credit Union Association (KCUA). For 10 years he represented kstate CREDIT UNION as a Board of Director for KCUA. He represented both kstate CREDIT UNION and Kansas Credit Unions by attending the National Credit Union Association Governmental Affairs Conference in Washington, DC and made visits to Kansas Congressional leaders regarding credit union issues both for Kansas and nationally.



Dorothy Doan

Mrs. Doan has been at K-State for 40 years. She is currently the Executive Assistant to the Dean for the College of Agriculture/K-State Research & Extension. Dorothy has a bachelor's degree in business administration and a master's degree in science in

management from Baker University. She has served on the kstate CREDIT UNION Board of Directors since 1995 and is currently the Vice-Chair. Other positions she has held include Treasurer and a member of the Supervisory Committee.



Charlie Thomas

Mr. Thomas came to K-State from the University of South Florida in 1987 to complete the construction and opening of Bramlage Coliseum. Mr. Thomas has been associated with credit unions in Florida since 1988 and has been serving as a member of the kstate CREDIT

UNION Board of Directors since 1995. He is currently the Treasurer. As Senior Associate Athletics Director for Special Projects, Charlie is responsible for all the intercollegiate athletic department venues, from scheduling to renovation and new construction. He has worked for the Athletic Department at K-State for 32 years.

Project Manhattan 2019

Help the Flint Hills Breadbasket stock their shelves with needed items for the busy summer months when kids are home from school.

HOW TO HELP:
Drop off your donation at any kstate CREDIT UNION location during the month of May.



**OPERATION:
DESTROY
HUNGER**

**kstate
CREDIT UNION**

2019

**ADVENTURE
AWAITS**

GET OUT THERE

Travel Loans

as low as 9.75%APR
With Approved Credit.
Some restrictions apply.
Insured by NCUA.

**kstate
CREDIT UNION**

KSTATECU.COM

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≡ celebrate credit union youth month ≡



The Future is Yours

≡ Picture it! ♥ Save for it! + Share it! ≡

National Youth Month

Every April at kstate CREDIT UNION, we celebrate National Credit Union Youth Month!

We have celebrated Youth Month for many years, instilling in our youth the importance of saving while making it fun for them as well. The theme this year is "The Future is Yours. Picture it. Save for it. Share it." We are offering a chance to win a camera!

*****PRIZES*****

Ages 3-10: Digital & Video Camera

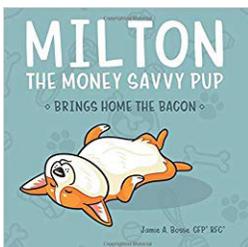
Ages 11-18: Polaroid Instant Camera

We will also host a Saturday celebration!

When: Saturday, April 27th

Time: 10a.m.-11a.m.

Treats for everyone and special prizes for depositors, at 601 McCall Road. A member, Jamie Bosse has written a childrens' book about saving. She will be here with her dog Milton, who is featured the book Milton the Money Savvy Pup. The first 10 children under 7 years old receive a free Milton book.



kstate CREDIT UNION poses for a group picture at the lunch event that featured a panel discussion with Kansas legislators.

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 5 and ten representatives from kstate CREDIT UNION were there; James Heideman, Erin Olson, Kim Defibaugh, Sarah Davis, LaRae Kraemer, Jill Pontow, Kinsey Turbiville, Dorothy Doan, Sam Kalivoda and Stacy Shaffer.

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.



MyMobileMoney

FREE APP for your debit card

- Turn your card on & off
- Set up custom alerts
- Monitor accounts
- Enable denials
- Set preferences that work for you
- Protect your card while traveling



SET UP IS EASY

1. Open the app and have your debit card handy
2. Click on the "Sign Up Free" button
3. You will be prompted to enter your card number
4. On the next screen enter your name, your CVV (3 digit security code), & your card expiration date to verify your identity
5. After you accept the app Terms & Conditions and the Privacy Policy, you will be asked to enter your email address, user name and password. You will also need to enter your full name.

For more information contact us at
info@kstatecu.com
or **785.776.3003**

Protect yourself

Minimize risk from breaches, fraud & scams

Recognizing scams can be difficult, especially after the impact of having personal information exposed following a data breach. You can minimize the potential impact by knowing what to look for, taking the right action steps, and remaining vigilant. Follow these tips to protect yourself so you don't fall victim to fraud or a scam.

Monitor Your Credit

- Check your credit report annually. Consumers are entitled to a free credit report from each of the three major credit bureaus annually. Simply go to AnnualCreditReport.com to get started. Items to watch for are "new" or "re-opened" accounts and other suspicious activity.
- A best practice is to check your credit report three times per year by requesting the report from one credit bureau every four months.

Protect Yourself from Scams

- Be mindful of emails or phone requests claiming to be from the business or financial institution which was breached.
- Avoid opening attachments and clicking on links contained in emails received from unfamiliar sources. Phishing emails often contain attachments or links to malicious websites infected with malware.
- Avoid clicking on links or calling the telephone number contained within text messages received from unfamiliar sources. Be wary of SMiSHing attacks which are similar to phishing but in SMS text messages.
- To avoid tax identify fraud make a point of filing annual tax returns promptly. Should you be notified that more than one return was filed in your name, owe additional tax, or that records indicate that your earnings were more than the amount of wage reported, complete an IRS Identity Theft Affidavit form 14039, and contact the IRS Identity Protection Specialized Unit at 800.908.4490.
- Check with the credit union to determine if account protections such as security challenge pass-phrase, account notes, and travel protections are available.

- In general, be wary of offers that are too good to be true, require fast action, or instill a sense of fear.

Protect Yourself Online

- Use strong passwords that are at least 11 characters in length that are case-sensitive and include alpha-numeric characters and at least one symbol. Use a password checker to ensure you're using a strong password.
- Do not use the same password for multiple websites used to conduct online transactions.
- Be sure your home computer is protected with a firewall and antivirus / anti-malware software. A best practice is to configure the antivirus / anti-malware software to automatically check for updates at least weekly.
- Be sure to install operating system patches when they are made available.
- Avoid using public Wi-Fi and public computers (e.g., those found in libraries and hotel lobbies) to conduct online transactions. The use of a VPN can make public Wi-Fi more secure.
- When offered, use multifactor authentication for account logins or out-of-band authentication to confirm login attempts and/or transactions. Multifactor authentication uses more than one authentication method, such as user password (something you know) and a one-time-password token (something you have), or biometrics (something you are). Out-of-band authentication typically involves the user receiving a passcode via text message which the user must enter to complete a login or a transaction.
- Be wary of what you're sharing - Openly sharing information on social media can provide an identity thief with the necessary information to impersonate you, or answer certain challenge questions. Keep social media accounts private, and be cautious who you're connecting with. Never share anything related to your credit union account, transactional history, or identifying information in unprotected public forums.

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