



K-STATE
Federal
CREDIT UNION
Your Community Credit Union



MemberMATTERS

Fall 2016

A Quarterly Publication for Members of K-State Federal Credit Union

Dates to Remember

Here We Grow...And Grow!

We hope you are getting as excited as we are about the progress of our new home office. As this newsletter is being put together, the roof is going on, the frame inspections are taking place and our staff was able to take their first look inside our new home office. Don't worry, we are not closing either of our current branches, we are just growing and adding, as many of you have asked for. We're thinking spring can't get here soon enough!

International Credit Union Day

Thursday, October 20th
Stop in and get a 2017 calendar.

Christmas Cheer

Stop in on December 16 -17 and enjoy a holiday snack with us!

Our Branches will be CLOSED:

Columbus Day

Monday, October 10th

Veterans Day

Friday, November 11th

Thanksgiving Day

Thursday, November 24th
Campus Branch will be closed
Friday, November 25th

Christmas

Saturday, December 24th
Monday, December 26th
Campus Branch will be closed
Tuesday, December 27th

New Years

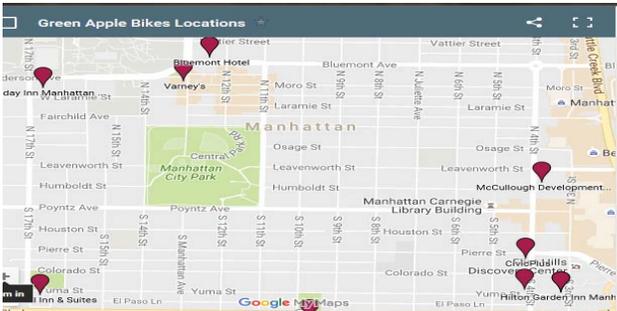
Saturday, December 31st
Monday, January 2nd



Three Great Manhattan Experiences That Won't Cost You a Dime

Grab a Bike (GAB) for Free!

Want to feel the breeze and enjoy Manhattan by bicycle? Pick up a Green Apple Bike at any of the nine current locations. Free to the public for leisure, exercise and school or work transportation. Once your bike is picked up for use, please return to one of the nine convenient locations within four hours if possible. Use this link for additional information about terms of use, origination of Green Apple Bikes and locations for pick-up/drop-off: <http://greenapplebikes.com/>



Borrow a bike (or your feet) and take them to the Linear Park Trail!

The Linear Trail is a 9.4 mile scenic trail ranging from Casement Rd around Manhattan to Annenberg Park via Anderson Ave and upon completion, the trail will circle Manhattan completely. With 10 current access points along the trail, it makes access to the route very convenient, plus it's wheel chair accessible. So grab your friends and family and start enjoying the great outdoors!



Experience a new ambiance at the Blue Earth Plaza!

After your bicycle ride; sit, rest and relax at the wonderful Blue Earth Plaza. This is a beautiful one-acre park where you can put your feet in the water or warm yourself by the fireplace. At the seating areas, lights float above the tables, giving it the perfect evening atmosphere. It is located right beside the Flint Hills Discovery Center and is a definite must for those in Manhattan who love to be outdoors and still be able to end the night in a relaxing way. For more information on this mystical, dreamlike surrounding, visit: <http://www.mhkprd.com/172/Blue-Earth-Plaza>

9th Annual Stuff the Bus

Benefiting the students of USD 383, your credit union and local radio station Sunny 102.5 partnered 9 years ago to help make sure each student was able to start school with at least the basic school supplies. Each year our campaign begins in early July as we collect supplies in our branches. The campaign ends either the last Saturday of July or first Saturday in August, in the Manhattan Walmart parking lot. There is a live radio remote with Sunny 102.5's John Anderson and numerous credit union staff volunteer to come out and help collect as many school supplies as possible.

We have helped approximately 4,000 students since we started the program 9 years ago. We recognize all of our efforts are made possible by our caring members and the community.

We look forward to celebrating **10 years** in 2017!



70th Anniversary

We've had a lot of happy winners during our 70th Anniversary "Sweepstakes" so far this year. You still have a chance to win one of our great prizes as we continue to celebrate this milestone anniversary. Be sure to come in and register for each of the last 3 months. Our final prize in December will be \$1,770!



*You must enter each month to be eligible for that month's prize. Online registrations will be printed and added to the boxes for the random drawings. You may register daily at one of our branches. Registration boxes will be purged at the end of each month. Must be 18 to enter. You may only win once. A copy of the full sweepstakes rules are available online and in our branches. Credit union employees, volunteers, and their families are not eligible to win.

International Credit Union Day - Thursday, October 20th



On October 20, 2016, credit unions around the world will celebrate International Credit Union Day (ICU Day). Credit unions are not-for-profit financial cooperatives, offering the same services as other financial institutions, but with a people-first philosophy.

Since 1948, on the third Thursday of every October, credit unions have celebrated the principles that make credit unions the best financial partners of people all over the world. “The authentic difference,” this year’s ICU Day theme, zeros in on what makes credit unions different from banks, fin-tech startups and other financial institutions.

Our principles

Credit unions all over the world have operated according to the same core principles since the 1850s, when a group of weary German workers, tired of being exploited by loan sharks, formed the world’s first credit union by banding together to provide affordable credit to each other.

These principles are:

1. *Democratic Control.* One member = One vote. Whether you have \$5 or \$5 million, your voice is equal.
2. *Open and Voluntary Membership.* Members are connected by a bond of association, fostering a sense of community.
3. *Non-Discrimination.* Credit unions are open to all without regard for race, orientation, nationality, sex, religion, gender, or politics.
4. *Service to Members.* Credit unions are ranked No. 1 in service in numerous surveys, because they exist to serve members, not profit.
5. *Distribution to Members.* Credit unions return all profits to their members through dividends, lower fees, better savings rates, and improved services.
6. *Building Financial Stability.* Credit unions are historically stable organizations. They’re owned by the people they serve, so they don’t take unnecessary risks.

7. *Cooperation among Cooperatives.* Credit unions and cooperatives share the same principles. Together, they amplify each other’s good works.

8. *Social Responsibility.* Credit unions strive for social justice by committing to strengthening their communities and helping people of modest means.

9. *Ongoing Education.* Credit unions prioritize financial education for their members, employees, and communities as part of their pursuit of social justice.

This is why we celebrate ICU Day at K-State Federal Credit Union. We think ideas like people before profit, social responsibility, and financial education improve lives.

So when we wish you a Happy ICU Day at K-State Federal Credit union, know that we’re thanking you for belonging to a movement that’s helping your neighbors—and people around the world—grow and thrive and follow their dreams.

Is A Good Credit Score Important?

It’s important to be aware of your credit score because it can be a determining factor in all aspects of life. Examples include, but not limited to: employment, rent, insurance, cell phones and loans. Your credit score can range from 300 to 850, 300 being on the low end.

Let’s focus on loans. Depending on what credit score you have, it will be a factor in what kind of an interest rate you will have on that loan. The higher the score the better financial opportunities you could be offered to include a better interest rate on that loan. If your credit score is on the lower end, there are ways you can build your credit to improve the score, but loan interest rates may be higher until that score has improved.

If you don’t know what your credit score is, you can go online to CreditKarma.com and see your score, full report and which businesses have inquired. Credit Karma also offers a simulator to plug in different scenarios to see how it affects your credit score. If you have any questions about your credit score, please come in and see us!



Everyone could use a little extra spending money during the Holiday season and we are happy to help you out. Take a break from your loan payment for a month and use the money for your Holiday vacation, gifts, and expenses or simply save it for a rainy day!

For only \$25 per loan, you can be payment free for an entire month. Members that are preapproved and would like to participate will need to return the filled out form to its entirety. If you're preapproved you should receive your mailer soon.

For those members that do not receive a preapproved form, you are still eligible to apply for the program. All you need to do is download the form from our website, fill it out and return it with your donation enclosed or instructions for the donation. The form will then be processed by the loan department. In order to qualify for the Skip-A-Payment program:

- Your account (s) and loan must be in good standing with the loan being 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 split between Manhattan's Peace Memorial Auditorium Fund and the Children's Miracle Network. So not only will you be supporting two amazing causes by your donation 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 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. K-State Federal 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. Real estate loans or VISA credit cards are NOT eligible. *Your donation-fee must accompany the form or it will not be processed.* You can find a form on our homepage at www.ksucreditunion.com.

Take a Tip From Santa!

He "sleighs" the holiday pressure with a loan from the credit union!

Signature loan rates as low as
9.75% APR

Federally Insured by NCUA



Annual Bewitching

Trick or Treat Trail in Westloop

Join us on Monday, October 31st for the Trick Or Treat event in the Westloop Shopping Center.

4:00 - 6:30 - Rain or Shine!



The treat trail starts in the courtyard next to Little Apple Brewing Company and there is no admission cost. Watch our website for more details.