



# MemberMATTERS

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

## Dates to Remember

Monday, Oct. 12th  
**Columbus Day**  
All Branches Closed

Thursday, Oct. 15th  
**International Credit Union Day**  
Stop by the branches to celebrate with cookies and apple cider!

Wednesday, Nov. 11th  
**Veterans Day**  
All Branches Closed

Thursday, Nov. 26th  
**Thanksgiving**  
All Branches Closed

Friday, Nov. 27th  
Campus: Closed  
West: Lobby: 9 a.m.- 6 p.m.  
Drive Thru: 8 a.m.- 6 p.m.

Saturday, December 11th  
**Come in and enjoy holiday snacks with us!**

Thursday, December 24th  
**Christmas Eve**  
Campus: Closed  
West: Lobby: 9 a.m.-12 p.m.  
Drive Thru: 8 a.m.-12 p.m.

Friday, December 25th  
**Christmas**  
All Branches Closed

Saturday, December 26th  
Campus: Closed  
West: 9 a.m.-12 p.m.

Friday, January 1st  
**New Years**  
All Branches Closed

## International Credit Union Day K-State Federal Credit Union Celebrates People Helping People.

On Oct. 15, 2015, K-State Federal Credit Union will join with 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®.

There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and K-State Federal Credit Union joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

This cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

Since 1948, on the third Thursday of every October, credit unions have celebrated a simple but radical idea—that by working together, people can improve their financial well-being. "People helping people," this year's ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning.

In 1850s Germany, a group of weary workers formed the world's first credit union. Suffering through an economic downturn and tired of loan sharks exploiting them, they banded together to provide affordable credit to each other. Not-for-profit and governed by and for the people who created them, credit unions not only gave working-class people a way to break a cycle of debt that had bled them of any financial gains. It showed them, for the first time, a path to prosperity.

It's no wonder then that when economic times are hard, credit unions flourish. Credit union membership

swelled during the Great Depression and again during the recent Great Recession.

The World Council of Credit Unions, supported by credit unions in the U.S., works to develop credit unions around the world because they believe that every person deserves access to affordable, reliable financial services.

"Credit unions must do their part. We must share our knowledge, our experience, and our dreams," World Council Board Chairman Grzegorz Bierecki said earlier this year. "It is the duty of free people to support freedom."

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—a credit union is literally people helping people. This is why we celebrate ICU Day at K-State Federal Credit Union. This simple idea empowers people, wherever they are in the world or life, to take control of their own financial future.

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.



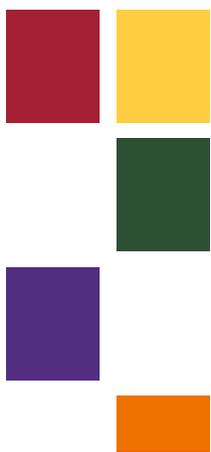
# Stuff the Bus with success



K-State Federal Credit Union partnered with Sunny 102.5 FM for the 8th annual Stuff the Bus on July 25th in the Walmart Parking Lot. This annual event is held to help the children in the Manhattan/Ogden school district.

Last year we were able to help a lot of kids, but sadly many, many students were left without the help. This year we really stuffed the Bus and even had Willie the Wildcat stop by to help us out! With a live radio remote from John Anderson, the morning flew by while Willie danced and took pictures with anyone who stopped by and donated.

Due to the generous donations left in the branches by our members and the supplies received at Walmart, 364 children were given everything they needed for the school year as listed in the supply list. The donations were put into packets by grade level and were distributed to the children, any supplies not put into a packet was split between the schools and given to counselors to distribute to children throughout the year.



# Bewitching in Westloop, don't miss out!



On Oct. 30, from 4 p.m. to 6:30 p.m. K-State Federal Credit Union will have a booth set up in Westloop for the treat trail and fun night.

The treat trail starts in the courtyard next to Little Apple Brewing Company and admission is free!

Participants can get a trail map for a \$2 donation. The proceeds from the treat trail map go to Boy Scouts of America. Trick or treaters that visit all stops and receive the stamps will be entered into a grand prize give-a-way! Prizes include a pizza party from Pizza Hut and will range from boys and girls bicycles to a Visa Gift Card from K-State Federal Credit Union. Each child with a map gets free chicken nuggets from McDonalds when they take their map in that evening. A costume contest will also be held. Keep an eye on our website and social media for more information.

## Take Steps to Protect Yourself From Online Fraud

"We suspect an unauthorized transaction on your account. To ensure that your account is not compromised, please click the link below and confirm your identity."

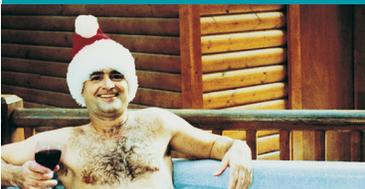
If you receive an email message similar to this, don't bite. It is an example of a scam and the perpetrators of this crime want one thing: your personal information. That may include your Social Security number, your account or credit card numbers, your password or login information. Giving this information can result in identity theft.

K-State Federal Credit Union wants you to be informed. Know how to protect yourself from this financial crime:

- \* Never respond to or click on email requests for personal information, particularly if you are asked to verify your account information. Phishers copy logos from financial institution websites and use look alike headers to trick victims into handing over personal information.
- \* Be suspicious of any email that asks for your personal account information. K-State Federal Credit Union would never ask you for personal information in this manner.
- \* If you access your accounts online, regularly log in to those accounts. Don't ignore your accounts for as long as a month before you check them.
- \* Regularly check your credit union and credit card statements to make sure all transactions are legitimate. If anything looks suspicious, contact us or the affected issuer immediately.

If you have any questions—about phishing, or about any suspicious financial email you receive—please call us at 785-776-3003. K-State Federal Credit Union is dedicated to helping you stay safe and protecting your financial resources.

# Your holiday is waiting,



# grab it with a loan from us!

# Financial Gifts:

## This season make the change.

If you really want to give a meaningful holiday gift this year, think beyond traditional items like clothing. A recent survey conducted for Charles Schwab shows that more than half (53%) of those surveyed say cash to help pay off credit card bills would be their top choice as an unexpected holiday gift.

A holiday gift to pay down debt can help someone save on interest payments as well as help the recipient feel more financially secure as he or she grapples with debt.

Other financial gifts to consider:

- **Piggy bank**—This simple gift can go a long way toward educating even the youngest children about money. They quickly learn the concept of putting coins in the bank, then using the coins to make a purchase later. Buy a cute bank and fill it with coins or a few dollars. Some banks electronically add up coins each time a new one is deposited—seeing the amount grow can be motivating to kids. Another idea: Buy a small three-drawer container and set up a drawer each for saving, spending, and sharing.

- **Sessions with a financial adviser**—Paying for a sit-down with a financial planner, if only for one or two sessions, can help someone learn personal finance basics and give him or her the groundwork for starting to invest. To locate a fee-only financial planner, visit the National Association of Personal Financial Advisors at [napfa.org](http://napfa.org).

- **Cash toward a Roth IRA** (individual retirement account)—In addition to using cash to pay off credit card debt, another smart way to use holiday gift money is to encourage a working recipient to put the money into a Roth IRA. Roth IRAs can be really beneficial, especially when people start them at a young age.

- **Electronic gadgets**—Gadgets like tablets and smartphones are popular gifts, but you can add a financially savvy twist with personal finance apps, many of which are free or inexpensive. If you're going to give someone a gadget, also give suggestions of financial apps that could help teach money management skills, and encourage recipients to download K-State Federal Credit Union's Cashflo app. This is a gift that teens and tweens can appreciate as well.

- **Books**—Help family members and friends learn to manage money by giving them a book about the topic. One idea is "Money Rules: The Simple Path to Lifelong Security," by Jean Chatzky. It's an easy read, broken up into sections about making and saving money, spending wisely, and investing.

- **A financial jumpstart**—Maybe you know a new grad or someone just getting back on his or her feet. You could help by offering your home as a place to stay for a month or two or by helping to pay a security deposit or first month's rent. This would be a great gift for parents to give young adult children as they learn financial independence.

- **K-State Federal Credit Union membership**—Let family members know that because you're a credit union member they can be members. Tell them about the benefits of credit union membership and about the ease of using credit union services.

♥ [lovemycreditunion.org](http://lovemycreditunion.org)

## talk about savings.

say hello to the Sprint Credit Union Member Discount.

Consumers  
Save

Businesses  
Save

10% or 15%

On select regularly priced Sprint monthly service.

Plus, waived activation & upgrade fees (up to \$36 in savings each).



Learn more

- Call: 877.SAVE.4.CU
- Visit: [www.SprintStoreLocator.com](http://www.SprintStoreLocator.com)
- Click: [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)

Be sure to mention this code for your discount

- Consumer: NACUC\_ZJM
- Business: NACUC\_ZDS\_ZJM

Credit union membership validation is required.

Sprint

LOVE MY CREDIT UNION REWARDS



Get your FREE Love My Credit Union Rewards app and simplify credit union membership validation.

Credit approval req. Early Termination Fee ([sprint.com/etf](http://sprint.com/etf)): After 14 days, up to \$350/line. IL Discount: Available for eligible company employees or org. members (ongoing verification). Discounts subject to change according to the company's agreement with Sprint and are available upon request for monthly svc charges on select plans. Discount only applies to data buy-ups/add-ons for Unlimited, My Way and Family plans, Talk 450, and primary line on Talk Share 700. Other Terms: Offers and coverage not available everywhere or for all phones/networks/plans. Restrictions apply. See store or [sprint.com](http://sprint.com) or [www.lovemycreditunion.org/Sprint](http://www.lovemycreditunion.org/Sprint). ©2014 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

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## Holiday updates on your mind?

## Ask us about a HELOC today!



Let us help you get started!  
Contact Pam, our mortgage specialist  
[Pamn@ksucreditunion.com](mailto:Pamn@ksucreditunion.com)  
MLO#517015

Equal Housing Lender  
Federally insured by NCUA

# Holiday Skip-A-Pay



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 \$20 per loan, you could be payment free for an entire month. Members that are preapproved and would like to participate will need to return the form filled out to its entirety. Forms will be sent closer to the dates the program starts.

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 and fill out and return the form, which 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 cannot 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 the Boys and Girls Club of Manhattan and the Children's Miracle Network. Not only will you be supporting two amazing causes with 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 10 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. Mortgages and VISA credit cards are NOT eligible. Your donation must accompany the form or it will not be processed. You can find a form on our home page at [www.ksucfdu.com](http://www.ksucfdu.com), starting mid-october.

## We're bringing joy this holiday season!



Call today and you could be loan payment free in Nov. or Dec. with our Skip-A-Pay program!

