



# MemberMATTERS

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

## Dates to Remember

National Credit Union Youth  
Month Activity Day  
West Branch  
**Saturday, April 29th**  
9:30-11:30

601 McCall Rd location  
**OPEN** for business!  
**Monday, May 1st.**

601 McCall Road  
Ribbon Cutting with the  
Manhattan Area  
Chamber of Commerce  
**Thursday, June 1st**  
3:30 PM

601 McCall Rd. Location  
**GRAND OPENING LUAU**  
**Saturday June 3rd**  
11:00 - 5:00

### All offices will be **CLOSED**:

Memorial Day  
**Monday, May 29th**

Independence Day  
**Tuesday, July 4th**

## 71<sup>st</sup> Annual Meeting

We know how excited you are for our new location to open - we are too!  
That's why we're giving you the opportunity for a sneak peak before we open!

*You are cordially invited:*

**When: Thursday, April 20th, 2017**

**Where: 601 McCall Rd. Manhattan, KS**

### Guided Tour & Member Networking Social

Light hors d'oeuvres served

**Time: 5:30p.m. - 7:00p.m.**

Guided tours will begin at 5:30p.m. and run about every 10 minutes.

**Annual Meeting: 7:30p.m. - 7:45p.m.**

The last stop of the tour will be the board room where NCUA requires members to sign in.  
Then as an owner, you have the privilege of casting your vote for this years board nominations.

This event is a free flowing event where you can tour and leave or you can stay for the  
meeting. This years meeting will last about 15 minutes.  
Your RSVP to [info@ksucreditunion.com](mailto:info@ksucreditunion.com) is appreciated!



## New Office Hours Start on May 1st

We heard you and we're not only expanding our reach with a new office but we're expanding our office hours to better serve you! As we open our new location on McCall Rd., we will now have **two drive thru locations!**

We will continue to open at 10:00 a.m. on Wednesday's in order to have the time needed to keep all of our staff on top of local and Federal regulations of any new compliance that comes down, as well as, continuing to give our staff the best opportunity for full training and financial services education.

### Starting May 1st our **EXTENDED** hours will be:

**East Office, 601 McCall Rd.**

**&**

**West Office, 2600 Anderson Ave.**

#### Drive Thru:

Monday, Tuesday, Thursday, Friday: **7:30 a.m. - 6:00 p.m.**

Wednesday: 10:00 a.m. - 6:00 p.m.

Saturday: 9:00 a.m. - 12:00 p.m.

#### Lobby:

Monday, Tuesday, Thursday, Friday: **9:00 a.m. - 5:30 p.m.**

Wednesday: 10:00 a.m. - 5:30 p.m.

Saturday: 9:00 a.m. - 12:00 p.m.

#### Campus Office, 1455 Anderson Ave.

Monday, Tuesday, Thursday, Friday: 9:00 a.m. - 5:30 p.m.

Wednesday: 10:00 a.m. - 5:30 p.m.

## Grand Opening Celebration!

Come celebrate with us during a full day of family fun, prizes, games and more! It's all about celebrating with YOU our member and the long awaited East side location.

**When:** Saturday, June 3rd

**Time:** 11:00am - 5:00pm

**Where:** 601 McCall Rd.

Keep a close eye on our website and social media for full details on our upcoming Social Media Contest and our grand opening!

## New Drive Thru Procedures

The credit union has received frequent requests for drive-thru slips. We have created a transaction slip in order to make your experience more efficient. These slips are optional and simply designed to enhance your drive-thru visit should you choose to utilize them. Below is what the new slips look like. Feel free to fill it out when sending your transaction request in through the drive-thru.

Federally Insured by NCUA  
5-STATE  
FEDERAL  
CREDIT UNION

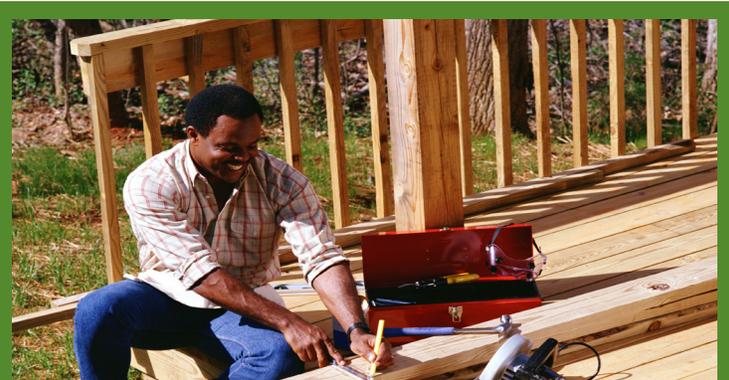
Name or account # \_\_\_\_\_

Deposit (Share) (Checking) \$ \_\_\_\_\_

Withdrawal (Share) (Checking) \$ \_\_\_\_\_

Payment \_\_\_\_\_ (suffix \_\_\_\_\_) Visa \_\_\_\_\_ Cash Back \$ \_\_\_\_\_

Signature X \_\_\_\_\_ \*Please Include special instructions on the Back→



# DO MORE

## With A Home Equity Line of Credit

Home Improvement | Education Expenses | Debt Consolidation  
Vehicles | Vacations | Weddings

## Call Sheila or Juan Today!

NMLS# 449203 | Equal Housing Lender | Federally Insured by NCUA

# 2017 Board Nominations

The Board of Director's nomination committee presents the following nominees for a three year term. Nominations will also be accepted at the meeting.

## Cindy Bontrager

Cindy Bontrager has been a member of K-State Federal 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. 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 attending Kansas State University and Brett who is a senior at Holton High School. She is also a member of Trinity Lutheran Church in Holton.

## Warren Strauss

Warren Strauss has been a member of K-State Federal Credit Union for over 30 years. Warren worked for the 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 17 years.

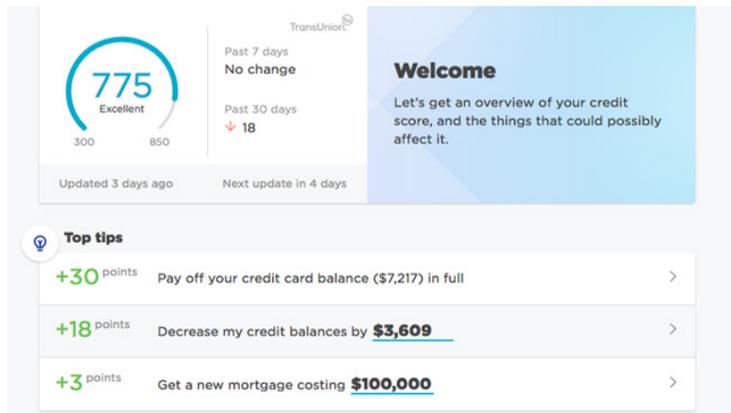
## Stacy Slagle

Stacy Slagle has been a member of K-State federal Credit Union since 1996. Stacy has served on the Supervisory Committee since 2011, where he has served as Chairman of the committee since 2014. 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.

# Free Credit Monitoring with *NerdWallet*

K-State Credit Union is proud to offer a new benefit to our community members! On the home page of our website, in the green "resources" box, you can now find a link called "Monitor Your Credit."

We have partnered with *Nerdwallet* to bring you this valuable service - absolutely free, because we understand the importance of your credit score and how it affects many aspects of our daily lives. From interest rates, to car and home owners insurance, utility deposits or even employment opportunities, we want to help you increase your credit score and protect you from identity theft.



While our employees are trained and always available to meet with members face to face, we understand that not everyone is able to take the time out during their busy schedules to meet with us. You can now monitor your credit score from the comfort of your home, get tips on how to improve your credit rating based on your personal credit history and even protect yourself from identity theft.

Because we care about our members and the communities which we serve, we feel nothing is more important than to provide you with the tools to maximize your success in life. It's one of many ways in which we give back to our community. Let us show you how easy it is!

# Credit Card Balance Transfer

## No Balance Transfer Fee!



# 2.99% APR

Transferred balances remaining after April 30th 2018 revert to the fixed rate of 11.9% APR.

Purchases and cash advances are at our everyday low rate of 11.9% APR.

With Approved Credit  
Offer good thru 4/25/17  
Federally Insured by NCUA

# National Youth Month



Every April, besides celebrating “SPRING”, here at K-State Federal Credit Union, we celebrate our youth during National Credit Union Youth Month!

During this month we celebrate the cooperative history, achievements and year round impact of the credit union movement by creating unique and memorable experiences for our members. 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 “**Give a HOOT about Saving!**”

We will have contests all month long for members 1-18 years of age.

**Ages 1-4:** Coloring contest

**Ages 5-8:** Create a list of ways you are “Wise About Saving”

**Ages 9-13:** Show us how you “SPEND, SHARE and SAVE” your money. Take a selfie or draw a picture of how you –spend, share, save and then tell us in a few words why it was “Wise”!

**Ages 14-18:** Show us how you “SPEND, SHARE and SAVE” your money by taking a selfie or creating a short video showing us your “Wise” ways!

We will also host a Saturday celebration!

When: **Saturday, April 28th**

Time: 9:30a.m.-11:30a.m. Special prizes for depositors

Kirby Kangaroo visits: **10:30a.m.-11:30a.m.**

## Mobile Cyber Security: 6 Tips to Protect You and Your Device

We live in a time when nearly everyone carries a miniature computer in their pocket where they do everything from games to social media to finances. It is important to protect your mobile device, be it a smart-phone, tablet, or laptop, as you would protect your desktop computer or paper files. The good news is there are easy ways to do so!

### Lock Screens

The lock screen security is the device’s first defense against hackers and scammers. Every device has a security option for the lock screen and most have several. Choose one that is easiest for you but that will also be hardest for someone else to guess. Some devices can use your fingerprint or have facial or vocal recognition security features, making it even harder for someone to access the device and potentially steal information.

### Social Media

Criminals do not need access to the account to obtain the information provided there – it is posted for everyone to see! Caution is always advised when posting anything on social media; the Internet never forgets. Luckily, many of these sites have privacy setting options, allowing you to control who can see what. Take advantage of these, restricting access to only friends or friends of friends, or maybe just a specific group of people. Try to avoid auto-login features, as they can allow easy access to potential hackers as well.

## Unsolicited Emails

Unsolicited emails can be embedded with malware, a technological infection that allows criminals access to sensitive information stored on the device. These emails are also used to trick the receiver into providing bank account numbers, credit card numbers, or even social security numbers by providing links to fake websites that may seem legitimate. How do you distinguish? Ask yourself a few questions before you click – Do you recognize this person/business? Did you initiate or allow them to contact you this way? If you are unsure, just delete it.

## Online Purchasing

Try to limit your on-line purchasing to known, reputable sources. Many on-line stores are marketplace style – individual vendors selling items rather than a single large company. Do your research before purchasing; look at their reviews and their customer satisfactory ratings. If they are low or have none, then it may be best to look elsewhere for the product. Consider having one card dedicated to on-line shopping to limit potential fraud. Using a credit card instead of a debit card linked directly to your bank account is also recommended.

## Mobile Banking

Check the website of your financial institution first to make sure you are downloading the official app and not a scammers fake version. Always set strong passwords that include upper and lower case letters, numbers, and symbols. Using birth dates and other personal information may be easier to remember, but they are also easier for someone else to guess. Think of a sentence you can remember and use the first letter of each word as the password. I love to jump in puddles at the park may become iL2JiP@tP. Avoid auto-fill and auto-login features, just like with social media. You’re not just protecting your information; you’re safeguarding your money! Always log out completely after utilizing your mobile banking apps so no one accessing your phone has access to your accounts.

## Child Cyber Safety

Mobile technology is increasingly popular with young children. A preschooler can often operate a tablet easier than he can spell his own name. Tools like parental controls can help monitor a child’s activities, as well as prevent them from accidentally getting into something unsafe or inappropriate. It’s important to educate young ones about cyber safety and potential consequences as they grow up in the technology age. Mobile devices are here to stay – and unfortunately so are the criminals who exploit them. We all need to be aware of the simple steps we can take to protect ourselves and our future generations.