



MemberMATTERS

Summer 2016

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

Dates to Remember

Our Branches will be **CLOSED:**

Independence Day
Monday, July 4th

Labor Day
Monday, September 5th

9th Annual Stuff the Bus

Saturday, July 23rd
10:00 am to 1:00 pm
Walmart parking lot
Look for the big yellow school bus!

(see more info on page 2)

Here We Grow!

We no more than broke ground at 601 McCall Rd. and then came the rain! There was a bit of delay in getting started but now things are finally moving along at our new build site! We hope you're getting as excited for next Spring as we are!



Enjoying the Sun while Avoiding the Burn

When on summer vacation, you want the time to relax, take a trip or layout by the pool and let your worries drift away. You want to get a little color without feeling the sting of turning lobster red.

At K-State Federal Credit Union, we're here to block out the sting felt by personal finances so you don't feel the burn like you might from other financial institutions. We work to help educate and benefit our members, unlike others trying to make a buck.

Come and join our team so you can save your money. We have low interest rates on vehicle loans, credit cards, and mortgages and offer a free checking option. We have competitive rates on certificates, savings accounts, and interest checking accounts.

We care about you and value your membership here with us. So, take the time to enjoy this summer without the feeling of a constant burn.

Time to Upgrade?



We have a loan for YOU!

Fast and easy online application
or call us for an appointment today!

With Approved Credit

Equal Housing Lender
Federally Insured by NCUA

9th Annual Stuff the Bus

"When we found out that so many kids were heading to school on the first day without even the basic supplies, we felt like there had to be something we could do to help the kids in the Manhattan/Ogden schools", explains President/CEO LaRae Kraemer. "We teamed up with our local radio station, Sunny 102.5 for a school supply campaign. Here we are nine years later and each year our membership shows just how caring and giving they are because we've been able to help a LOT of kids receive what they need to start school".

This year's event date is **Saturday, July 23rd in the Walmart Parking lot from 10:00-1:00.** You won't be able to miss us as the big yellow school bus will be out there! John Anderson will broadcast live, Willie the Wildcat will make an appearance and we really will be "Stuffing the Bus" with all the donated supplies.

We will also be collecting supplies in our branches. The most needed supplies list is on our website and we have a list you can take with you if you like, as well. We'll take all of the donated supplies with us to the event.

We hope to see you out there and we THANK YOU for all of your support on behalf of the kids.

70th Anniversary

Hopefully you've heard by now that to celebrate 70 wonderful years with our members, we are having sweepstakes throughout the year. Each month there will be a different giveaway. With these giveaways, they are tied to a different event or feature that happened in 1946.

On May 7th, 1946, Tokyo Telecommunications (later renamed Sony) was founded and started with 20 employees. Our May giveaway was a 40" HD Smart TV. We had a seriously happy member when her name was drawn!

Congratulations to Sharon Kelsey!

*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.



HEADING TO COLLEGE?

LET US HELP.



Has your child recently made the important decision of where he or she is headed to college or graduate school this fall? Your family is likely now facing a new challenge - finding the right way to pay for it. After exploring grants, scholarships and federal loans, a private education loan can be an affordable and financially responsible way to fill the college financing gap.

For the upcoming 2016/17 academic year, K-State Federal Credit Union has partnered with Sallie Mae® to bring our members the Smart Option Student Loan®, allowing families to design the private education loan that's right for them.

To encourage responsible borrowing, the Smart Option Student Loan also offers the following benefits:

- Competitive Rates: Access competitive variable and fixed interest rates.
- No Origination Fee: Members benefit from no origination fee or prepayment penalties with the Smart Option Student Loan.
- Choice and Flexibility: Multiple convenient repayment options are available for students and their families to choose the option that best meets their needs. Students are encouraged to make payments while in school to reduce finance charges and the amount owed, and more than half of customers choose this option.
- Interest Rate Reduction: Members may be eligible for an interest rate reduction by enrolling in the automatic debit option.

Keep in mind that many students heading to college are new to credit and may have little or no credit history. Adding a cosigner, such as a parent or other credit-worthy adult, may offer a better chance of approval.

For more information or to apply visit ksucreditunion.com or call 785.776.3003

K-State Federal Credit Union is not the creditor for these loans and is compensated for the referral of Smart Option Student Loan customers. This information is for borrowers attending degree granting institutions only. Applications are subject to a requested minimum loan amount of \$1,000. Current credit and other eligibility criteria apply.

70th Annual Meeting Recap

In April, we held our 70th annual meeting at the Holiday Inn at The Campus. The night was filled with good friends and great food! Every year the credit union holds an annual meeting to inform our membership what we have accomplished and our plans for the future.

That night we were able to announce to everyone the plans for our new building that will be located at 601 McCall Road on the East Side of Manhattan. We had a lot of great feedback and questions about our plans for the new building.

The meeting is also a great time for staff to meet our membership or to catch up with members who they haven't seen in some time. With a few new employees, it was great to see them connect with the membership. Thank you to everyone who attended and for your continued support. Without you, we would not be able to celebrate 70 years! We look forward to seeing everyone next year!





Federally Insured by NCUA

Ask us about a *Back to School* loan.



We're Everywhere!

Moving? Traveling? Wouldn't it be great if you could walk in to another credit union and make a transaction to or on your K-State Federal Credit Union account? Well you can! From Alaska to Florida, from Maine to Hawaii and all the places in between: Discover the CO-OP Network!

You can use our CO-OP network for ATM and Shared Branch transactions. The CO-OP network is an organization that connects credit unions across the country by bringing the latest technology in connectivity. You can feel confident entering a CO-OP credit union to make a check or cash deposit; a check, money order or cash withdrawal; or a loan payment on your K-State Federal Credit Union account.

Just because you are leaving town doesn't mean you have to leave your credit union behind! This system allows you to keep your account in the K-State Federal Credit Union family, and have that hometown feel no matter how far away you are. When using a CO-OP Shared Branch location, all you need is your non-expired, government issued photo id, your 4-6 digit account number and the name of your credit union (K-State FCU) to have access to all of your accounts.

With over 5,000 branch locations and 30,000 ATM locations, it is easy to find a location near you. To find the CO-OP ATM or Shared Branch closest to you, you can use the link on our website to the CO-OP ATM network, you can call 1-888-SITE-CO-OP (or 888-748-3266), or text your address or zip code to 692667 (or mycoop). Staying a member is easy with the CO-OP Network!

2nd Annual Duck Dash Benefits Boys & Girls Club

We had a great time on Saturday, June 11th in our 2nd year of support for the Little Apple Duck Dash. We painted little faces and applied "rubber ducky" tattoo's.

