



A U T U M N

MemberMATTERS

A Quarterly publication for Members of kstate CREDIT UNION

DATES TO REMEMBER

Monday, October 9

Columbus Day

All branches are closed

Monday, October 16

Boss's Day

Thursday, October 19

International

Credit Union Day

Tuesday, October 31

Halloween

Sunday, November 5

Daylight Savings Ends

Saturday, November 11

Veterans Day

All branches are closed

Thursday, November 23

Thanksgiving Day

All branches are closed

Friday, November 24

Campus Branch is closed

Saturday, December 23

All branches are closed

Monday, December 25

Christmas Day

All branches are closed

December 25 - January 1

Campus Branch is closed

Monday, January 1

New Year's Day

All branches are closed



FLEX AUTO LOAN

A new program called FLEX AUTO LOAN is coming to kstate CREDIT UNION. Through this program, members can finance a new or used vehicle for a low monthly payment. Flex Auto Loan allows for an individual to get more vehicle for their money. Some of the exciting features that set this program apart from traditional lease and loan programs are outlined below.

Program Details



KEY BENEFITS

- Lower monthly payments
- No down payments required
- Flexible terms from 2 to 6 years



ADVANTAGES OVER LEASING

- No up-front costs or early termination fees
- No higher insurance premium
- Easy "walk-away" option at loan maturity
- Vehicle is titled in borrower's name
- Available on New or used vehicles up to 5 years old



END OF LOAN TERM OPTIONS

- Refinance remaining balance at any time during loan term
- Keep, sell or trade the vehicle at any time during loan term
- Return vehicle at loan maturity
- Vehicle pick-up is arranged

Ownership has Options

AT ANY TIME

- Trade-in to dealership
- Sell vehicle privately
- Refinance & keep vehicle
- Pay off & keep vehicle

AT LOAN MATURITY

- Trade-in, sell, refinance, pay off
- Surrender vehicle & "walk away" in lieu of paying final residual value payment

If you are interested in a FLEX AUTO LOAN, contact Chris or Sheila today at 785.776.3003 for more information.

Stamey Conference Room



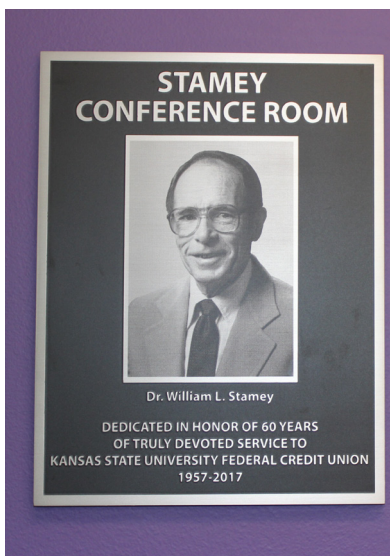
Dr. and Mrs. Stamey at the dedication of the conference room.

In the mid 1950's as a young professor at Kansas State University, Dr. William Stamey began his journey with kstate CREDIT UNION. He gave over 60 years serving as a volunteer of the credit union and its members. He gave his time in different capacities throughout those years: Director, Chair, Supervisory committee and in fact, he moved in and out of those volunteer positions many times serving various positions more than once.

Dr. Stamey has always believed in "People helping people" and he not only helped steer and guide our credit union, he took the grass roots efforts to the state level, serving on the Board of Directors for the Kansas Credit Union Association for many years.

In April of 2017, Dr. Stamey retired from the Board of Directors here at kstate CREDIT UNION leaving a legacy of commitment to his community for not only better experiences but easier access to all financial services.

On Wednesday, September 20th, 2017, during the regular monthly meeting of the Board of Directors, the conference room in kstate CREDIT UNION'S new home office at 601 McCall Road in Manhattan, was officially dedicated. Dr. Stamey, his wife Rae and other members of his family were in attendance for the dedication.



Changing Your Address is Easy



When you move, be sure to let kstate CREDIT UNION know your new address.

Why is it important? We want to keep your identity safe and you up to date on important information about your accounts. Changing your address can be done simply and safely following these easy instructions.

- Stop by one of the branches and we will get it updated for you. All we need is your signature!
- Visit www.kstatecu.com, click on the "Contact Us". Scroll down to the bottom of the page and download the Change of Address form. You can mail, fax or email the form back to us.
- Log-in to your account on "It's Me 24/7", click on the "Info Center" tab at the top of the page, then choose "Personal Information". Once you submit your information, someone from the Credit Union will reach out to you to verify that you initiated the changes!
- Call us at 785-776-3003 and we can send you a Change of Address form via email, mail or fax.

Don't forget for security reasons all changes to your address will need to have your signature (unless you log in to your account online). Keeping us informed with your current information will help insure you don't receive fees associated with return mail!

CAN I CALL TO CHANGE MY ADDRESS? Being able to identify you is crucial. We want to ensure that no one but the member can make this change to the account.

Do you need a NEW CAR?

AUTO LOANS
as low as **2.75% APR**

601 McCall Rd.
1455 Anderson Ave.
2600 Anderson Ave.
Manhattan, KS
785.776.3003
www.kstatecu.com

kstate CREDIT UNION

With Approved Credit. Some restrictions apply. Federally Insured by NCUA.

October 19th is

International Credit Union Day



Thursday, October 19 we will be celebrating this year's International Credit Union Day. Each year credit unions around the world focus on the education and awareness of credit unions and their important role. This year's theme is "Dreams Thrive Here" to celebrate the spirit of the global credit union movement.

International Credit Union day is intended to help promote how credit unions can help individuals get from where they are to where they want to be. Purchasing a home, traveling, starting a business, or just getting out of debt are common goals and kstate CREDIT UNION can help members attain these goals.

Come celebrate with us! Stop by one of our branch locations and enjoy a sweet treat and pick up your 2018 calendar.

Please help us spread the CREDIT UNION love by sharing on facebook and twitter how kstate CREDIT UNION has helped you, using #ICUDay.

Do You Know your Debit Card Features?



For more information contact us at kstate CREDIT UNION www.kstatecu.com or 785.776.3003

Have you tried any of the extraordinary features available with your new Mastercard Debit card?

MOBILE PAY.

This feature allows you to complete transactions with your smart phone. No matter what type of phone you have all websites state that using their Pay is secure and easy. The set up for this feature steps you through loading your kstate CREDIT UNION debit card onto your smart phone and creating security measures to protect it.

MY MOBILE MONEY.

This feature allows you to have greater spending control and protection from fraud for your card. My Mobile Money lets you manage your kstate CREDIT UNION debit card with customizable alerts that let you know when, how and where your card is used. You can set your kstate CREDIT UNION debit card up and turn it on and off when you choose.

HOLIDAY HOURS

THANKSGIVING

EAST LOCATION	Lobby	Drive Thru
Thursday, Nov. 23	CLOSED	CLOSED
Friday Nov. 24	9:00AM - 5:30PM	7:30AM - 6:00PM
Saturday, Nov. 25	9:00AM - 12:00PM	9:00AM - 12:00PM

WEST LOCATION	Lobby	Drive Thru
Thursday, Nov. 23	CLOSED	CLOSED
Friday Nov. 24	9:00AM - 5:30PM	7:30AM - 6:00PM
Saturday, Nov. 25	9:00AM - 12:00PM	9:00AM - 12:00PM

CAMPUS LOCATION	Lobby	Drive Thru
Thursday, Nov. 23	CLOSED	CLOSED
Friday Nov. 24	CLOSED	CLOSED
Saturday, Nov. 25	CLOSED	CLOSED

CHRISTMAS WEEK

EAST LOCATION	Lobby	Drive Thru
Saturday, Dec. 23	CLOSED	CLOSED
Monday, Dec. 25	CLOSED	CLOSED
Tuesday, Dec. 26	9:00AM - 5:30PM	7:30AM - 6:00PM
Wednesday, Dec. 27	10:00AM - 5:30PM	10:00AM - 6:00PM
Thursday, Dec. 28	9:00AM - 5:30PM	7:30AM - 6:00PM
Friday, Dec. 29	9:00AM - 5:30PM	7:30AM - 6:00PM
Saturday, Dec. 30	9:00AM - 12:00PM	9:00AM - 12:00PM

WEST LOCATION	Lobby	Drive Thru
Saturday, Dec. 23	CLOSED	CLOSED
Monday, Dec. 25	CLOSED	CLOSED
Tuesday, Dec. 26	9:00AM - 5:30PM	7:30AM - 6:00PM
Wednesday, Dec. 27	10:00AM - 5:30PM	10:00AM - 6:00PM
Thursday, Dec. 28	9:00AM - 5:30PM	7:30AM - 6:00PM
Friday, Dec. 29	9:00AM - 5:30PM	7:30AM - 6:00PM
Saturday, Dec. 30	9:00AM - 12:00PM	9:00AM - 12:00PM

CAMPUS LOCATION	Lobby	Drive Thru
Saturday, Dec. 23	CLOSED	CLOSED
Monday, Dec. 25	CLOSED	CLOSED
Tuesday, Dec. 26	CLOSED	CLOSED
Wednesday, Dec. 27	CLOSED	CLOSED
Thursday, Dec. 28	CLOSED	CLOSED
Friday, Dec. 29	CLOSED	CLOSED
Saturday, Dec. 30	CLOSED	CLOSED

NEW YEAR'S DAY-MONDAY, JANUARY 1

LOCATION	Lobby	Drive Thru
East Location	CLOSED	CLOSED
West Location	CLOSED	CLOSED
Campus Location	CLOSED	CLOSED

Recent Events

International Student Fair



Chase helps a student enter information to begin an account at the credit union.



Ryan explains kstate CREDIT UNION services to a student.



The team poses for a picture with their table set up at the event.

Chamber Business Showcase

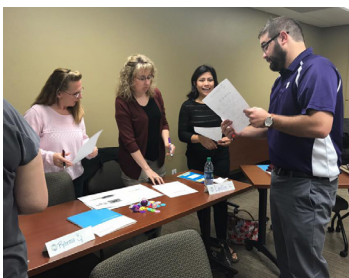


Yvonne & Michael represented kstate CREDIT UNION at the event.



Yvonne talks with event attendees.

CU Basic Training



Garrett talks with staff from other credit unions.



Michael participates in a role-playing activity.

10TH ANNUAL Stuff the BUS



The Campus branch created a memorable lobby display that resulted in many school supply donations.

Stuff the bus was on Saturday, July 22 in front of the Manhattan Walmart. The event was from 10:00am to 3:00pm and successfully raised over **\$12,500** worth of school supplies for USD 383. Although it was a very warm summer day (105 degrees at its hottest), everyone at the event was eager to help and do their part for children in need. kstate CREDIT UNION also collected donations in their lobbies for the two weeks prior to the event at Walmart.

A special THANK YOU to Manhattan Broadcasting for using all 6 stations to help us promote.



DJ Crowley carries a large amount of donations to be put on the bus.

Free Shred Event



Scott, Katie and Julie all help to facilitate the shred event on Oct. 7.

Members have asked for kstate CREDIT UNION to host a community shred event and the opportunity was given on Saturday, October 7. Credit union members and community members arrived at our 601 McCall Road location and safely disposed of their important household paper documents. In addition to the event, kstate CREDIT UNION collected food items for the Flint Hills Breadbasket as a way to give back to our community and SHRED HUNGER. In the two hours of the event there was 95 lbs of food collected and \$15 of cash donated. The event was such a success that Document Resources is already reserving a Saturday in Fall 2018 for the credit union to host another event.



Cars line up in the 601 McCall Road parking lot for the free shred event.