

## DATES TO REMEMBER



**Wednesday, July 4**

Independence Day  
All branches are closed

**Saturday, July 21**

11th Annual  
Stuff the Bus Event  
Walmart Parking Lot  
10am - 3pm

**Monday, August 20**

K-State Fall Term begins



**Monday, September 3**

Labor Day  
All branches are closed

**Sunday, September 9**

Grandparents Day



**Tuesday, September 11**

Patriot Day

**Sunday, September 23**

Fall Begins

## 72nd Annual Meeting

A  
Measure  
of our  
SUCCESS

This year's annual meeting was held on Thursday, April 19th and all of the kstate CREDIT UNION membership was invited to attend. The activities included guided tours of the McCall Road office, a member networking social and the election of new board members. The membership voted Jack Thoman, Richard Umscheid and Jan Elsasser on to the board of director for another three year term.

Along with the election of board members, Dr. Robert Reeves spoke about the past year's accomplishments and also expressed appreciation of the kstate CREDIT UNION employees for their hard work throughout the year.



Dr. Robert Reeves and LaRae Kraemer speak at the Annual meeting.



Sarah Davis gives members a tour of our 601 McCall Road office.

## FLEX AUTO LOAN

## MEMBER STORIES

Below are two different stories of kstate CREDIT UNION members selecting Flex Auto loan over conventional loan. The overwhelming reason for making this choice is affordable monthly payment.

**SCENARIO:** 20-something wants to purchase auto without a co-signer

**TYPE OF VEHICLE:** used auto, reliable

**CREDIT PROFILE:** 620 - 674, must have a credit history

**DECIDING FACTOR:** affordable monthly payment

**SUMMARY:** We presented a conventional loan vs Flex Auto Loan to the individual. She was able to get the car desired, with low payments and no co-signer needed with Flex Auto Loan.

**SCENARIO:** Couple needs to replace a car after an accident, it's an unplanned auto purchase

**TYPE OF VEHICLE:** new auto, reliability a must

**CREDIT PROFILE:** 620 - 674

**DECIDING FACTOR:** affordable monthly payment

**SUMMARY:** Flex Auto Loan allowed them to have a more manageable monthly payment with a new car price. The couple was presented with the Flex Auto Loan vs conventional loan and chose Flex Auto Loan.

# Project Manhattan Breadbasket Donation



The staff presents a check to Taylor Williams from the Breadbasket. The credit union collected donations throughout the month of May.

Every May, the Flint hills Breadbasket holds a program called Project Manhattan. Essentially, the program is a month-long food and fund drive where area businesses collect items for families in need throughout the stressful summer months.

This program is especially helpful for those families that rely on free and reduced lunches throughout the school year and now struggle to find a way to get their children to the lunch program offered during the summer months.

This is the second year that kstate CREDIT UNION has participated in the annual Project Manhattan drive and we are proud to announce that kstate CREDIT UNION raised over \$1300 in funds and collected 931 pounds of food. Thank you to everyone who contributed to this community effort.



Each of the kstate CREDIT UNION offices created a lobby display to let our members know about the Breadbasket collection in May.

## SUMMER QUOTE

Everything good, everything magical happens between the months of June and August.--Jenny Han

# Sponsorship of Speaker Todd Romer

As a way to connect with college students, kstate CREDIT UNION sponsored a national speaker in April. Todd Romer, founder of Young Money University, Financial Success Speaker and author of *Young Money: A Powerful 5 Step Plan to Financial Success Now*, visited the Kansas State University campus and talked to students about financial success. The free student event was hosted in the college of business and allowed for kstate CREDIT UNION to partner with Romer and K-State University's PowerCat Financial and offer students our new Collegiate Checking Account.



Stacy Shaffer, Ryan Kabriel and Mandy Pawloski are pictured with Todd Romer at the April event.



Todd Romer speaks to students about the importance of investing at a young age to reach financial success.



Students had the opportunity to speak with credit union employees about products and services after the event.



## DID YOU KNOW?

# Helpful Information for your next auto purchase

Summer time is a great time to buy that vehicle of your dreams. We want to finance your next auto! Here are some helpful tips to know before you go car shopping.

- If you give the dealership permission to pull your credit, they could send you to numerous indirect lenders, in turn each lender will pull your credit, which can lower your credit score. Conversely, your credit union will only pull your credit one time in a 6 month period.
- Did you know kstate CREDIT UNION offers GAP Insurance? When you have an auto loan with us, our GAP insurance is a flat \$425. Dealers will charge as they see fit. In case of a total loss, GAP will pay the difference between what you owe on your loan and what the insurance pays, including your deductible. Additionally, it will give you \$1000 towards your replacement vehicle purchase as long as you finance through kstate CREDIT UNION. In a fender bender, our GAP will reimburse your \$500 deductible up to 2 times throughout the term of the loan. This reimbursement can be used on any vehicle that is on your insurance policy.
- Our Extended warranties are at a flat rate, depending on age, model & miles on vehicle. Dealers can charge you for these as they see fit. kstate CREDIT UNION warranties are affordable and provide the most coverage for the value of the auto purchased.
- If you have financed with the dealer, you are always welcome to refinance with us once you have the title or registration. Dealers may tell you that you can't refinance your car for several months, but this is simply not true.

We want our members to shop with confidence, get the protection they need and save the most money they can. Come to kstate CREDIT UNION to get pre-qualified for an auto loan. We offer low interest rates to our members. Let us help you finance that car of your dreams!

## AUTO PURCHASE CHECKLIST

### PRE-APPROVAL

WALK IN LIKE A BOSS - Reduce your stress by getting pre-approved before you walk into the dealership.

### CARFAX

NO LEMON FACE NEEDED - CARFAX provides updated info on used cars.

### GAP

PROTECT YOURSELF - Auto insurance pays what the vehicle is worth if totaled, not what is owed. GAP will take care of the rest. Plus pay \$1,000 towards your new vehicle.

### NADA

IS IT A GOOD DEAL? - Find out if the vehicle you have your eye on is worth the price tag on it. You can check for free at [www.nada.com](http://www.nada.com).

### WARRANTY

SMART IS SMART - Good for new or used vehicles this can help cover unexpected repairs.

### MECHANIC

FRIENDS IN LOW PLACES - Have a friend that likes to crawl under cars? A second look at a used vehicle before you purchase is always a good idea.

# This is how we ROLL



# ROLL the dice & GET UP TO 1% OFF\*\* your next loan

### DICE DISCOUNT VALUES

		= 1.00%
		= 0.50%
		= 0.25%

NO DOCUMENT FEES.  
FREE GIFT WITH EVERY LOAN.

truly local. truly yours.

\*\*With Approved Credit. Good thru August 31, 2018. HELOC, mortgage, credit card & existing kstate CREDIT UNION loans do not qualify. Minimum rate of 2%. Not valid with any other offer. Federally Insured by NCUA.

# 11th Annual Stuff the BUS

Each summer, kstate CREDIT UNION collects school supplies to assist USD 383 children in need. This year's event will be held on Saturday, July 21st at the Walmart parking lot from 10am - 3pm. If you would like to help, but aren't available on July 21st, feel free to drop your donation at any branch location between July 9 - 20. Our staff will make sure that your donation is delivered to the bus. Please see a list below of needed items.

## SCHOOL SUPPLIES NEEDED

- Disinfectant wipes
- Tissues
- Pocket Folders (w/ & w/o prongs)
- Scissors
- Erasers
- Glue sticks
- Composition notebooks
- Ziploc bags - gallon
- Ziploc bags - quart
- Post it notes
- Hand sanitizer
- Pencil box/bag
- Rulers
- 1" 3 ring binders
- Copy Paper
- 3X5 index cards
- Wide & College-ruled paper
- Colored pencils
- Highlighters
- Dry erase markers
- Calculator
- Bottle Glue
- Markers
- Watercolor paints
- Sharpie Markers
- Headphones
- 4GB memory stick
- Graham crackers
- Goldfish crackers
- Subject dividers
- Trapper Keeper
- Sheet protectors
- Scientific Calculators
- No. 2 Pencils
- Backpacks

Join us for

## COOKIE MONDAYS

Who likes Mondays? Most would say they don't. Whether you have the Monday blues or the Monday cheers, we at kstate CREDIT UNION want you to love Mondays. Come in to any of our three branches to enjoy freshly baked chocolate chip cookies every Monday. You won't have to worry about us running out because we make new batches throughout the entire day. We make the cookies as a way to say thank you to all of our wonderful members that come in to either do a transaction, or just to say hi. Either way, we love seeing you and appreciate everything you do. Thank you, and enjoy a delicious cookie at the credit union. Happy Mondays!



## Introducing our Member Mortgage Specialists

Richie Mulanax and Sam Kalivoda are our new member mortgage specialists at kstate CREDIT UNION. Here is a little background on each of them, so feel free to call them for your mortgage needs.



Richie joins the credit union with 11 years of experience in the auto industry. He believes strongly in communication and making sure his members understand the products we offer. When Richie is not serving our membership, he is spending time with his son and staying active in the community.



Sam brings 14 years of experience in retail management to the credit union team. This experience gives him the customer service knowledge to guide our membership in choosing the right products for them, while making it a memorable experience. Sam graduated from Kansas State University and is a fan of Wildcat sports.