



MEMBER MATTERS

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Truly Local Truly Yours
Q2 2025



Annual Meeting

Our annual meeting was held on Thursday, April 24th at the Sunset Zoo in Manhattan. It was an evening of food, fun, prizes and gifts...and the Annual meeting of course. Members were invited to attend and vote on board members, view financials from 2024 and hear about the latest news from our leadership team.



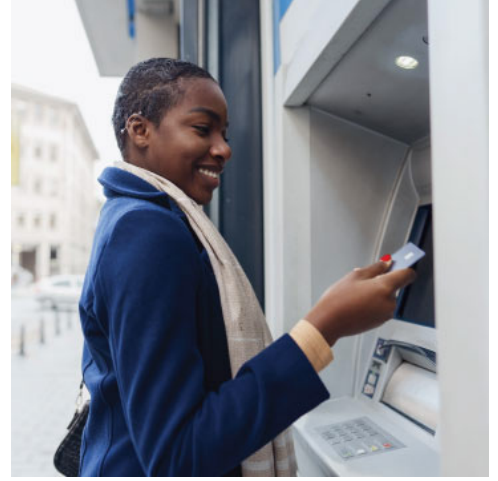
FINANCIAL EDUCATION



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What Can You Use a Home Equity Loan or Line of Credit For?

A home equity loan or home equity line of credit (HELOC) lets you borrow money using the equity you've built in your home—essentially turning a portion of your home's value into cash. Whether you're looking to cover big expenses or simply want flexible access to funds, here are some common ways people use their home equity:

- **Home Improvements.** One of the most popular uses is renovating your home—updating a kitchen, finishing a basement, adding a deck, or replacing a roof. These improvements may also boost your home's value.
- **Education Expenses.** You can use the funds to help pay for college tuition, books, or other school-related costs for yourself or a family member. It may be a more affordable alternative to some student loans.
- **Debt Consolidation.** If you have high-interest credit card balances or personal loans, a home equity loan or HELOC may help you consolidate your debt into a single payment—often at a lower interest rate.
- **Major Purchases.** Thinking about buying a car, RV, or boat? A home equity loan could offer a better interest rate than traditional financing options.
- **Medical Expenses.** Unexpected medical bills or ongoing treatments can be costly. Home equity can provide the funds to manage those expenses without dipping into savings.
- **Starting a Business.** Some homeowners use home equity to fund a small business or side hustle, giving them access to start-up capital or funds to grow.
- **Life Events.** From weddings to dream vacations, a HELOC gives you flexibility to fund large, planned expenses—though it's wise to borrow responsibly for non-essential uses.

IN OUR COMMUNITY



Discovery Days are held for High School 4H students from all over Kansas. The event includes a career fair, and we were on the KSU campus to talk about different career paths with the credit union



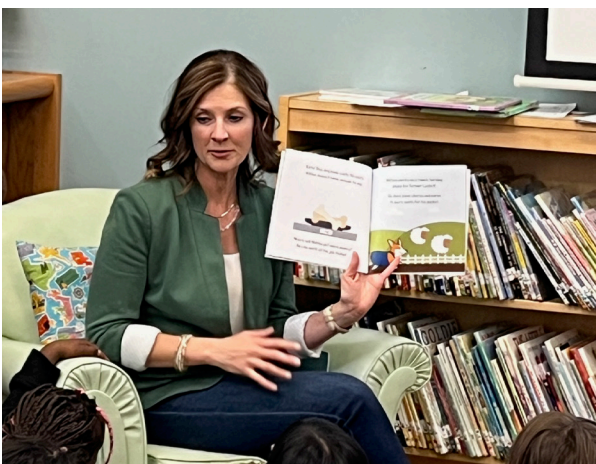
Arts in the Park - On June 6, we were a sponsor of the open-air music show in City Park and members of our team attended to hand out items to community members.



We celebrated Police Week by delivering cookies to area agencies to thank them for all they do for our communities



A 4th Grade class from Theodore Roosevelt Elementary took a field trip to the credit union as part of the Classroom to Career program through the Chamber of Commerce.



In April, we partnered with local author Jamie Bosse to provide her Milton books to a first-grade classroom at Theodore Roosevelt.



Sarah Davis graduated from Manhattan Leadership program through the Manhattan Chamber of Commerce.

