Member MATTERS

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

Spring 2014

Closings this quarter

Memorial Day: Monday, May 26th

Independence Day: Friday, July 4th

68th Annual Meeting

Join us for our business meeting, a dessert bar with desserts by Julie and entertainment by KSU students, Cadence A Cappella

Thursday, April 24th 6:30pm - 8:30pm
Pottorf Hall, CiCo Park

Did you know if you work for Kansas State University, you are qualified to purchase short term disability through AFLAC? Just for being a member! Contact Linda Jones at Aflac at 785.587.9337. Linda is happy to help get you set up or answer any Aflac questions you may have.

REMEMBER!! You have exclusive access to some great discounts available through *Invest In America*! You can take advantage of the great discount GM offers. All current and eligible credit union members can receive preferred pricing when they purchase an eligible, new GM vehicle. This discount is in addition to most current incentives and special offers. Be sure to go online and check out these two incredible discounts along with many others available on LoveMyCU.org!

Source: www.lovemycreditunion.org

cashflo by K-STATE FCU

Money Management from K-State Federal Credit Union

Reach out and take control of your money! Offered exclusively for K-State Federal Credit Union members. CashFlo is our free new mobile app – available on iPhone, iPad, Android and through It's Me 24/7 Online Banking. Cashflo helps you control your finances and make smart money decisions whenever, wherever you need to.

All in one place

Get the full picture! See all of your balances and transactions together – even from other financial institutions – all in one place! Now with a simple one time, set up you can get the full financial picture and avoid tedious data entry or bookkeeping.

Track your accounts and transactions in real-time – from all your financial institutions – checking, savings, credit cards, mortgage, auto, Student Loans, investments, retirement and more!

Better Budgeting

You'll never look at your money the same way again. Visualize and interact with your budgets in a more meaningful way – using bubbles! Not all budgets are created equal. By using circles or "bubbles" to represent budgets this allows you to quickly identify budgets that need the most attention.

At a glance, you will be able to determine your budgets:

- State (color)
- Relative Value (size)
- Spending Progress (meter)
- Relationship to other budgets

PUBLISHED QUARTERLY AS A SERVICE BY KANSAS STATE UNIVERSITY FEDERAL CREDIT UNION, P.O. BOX 1343, MANHATTAN, KS 66505. CALL THE CREDIT UNION ANYTIME AT 785-776-3003 WITH ANY QUESTIONS OR CONCERNS. VISIT OUR WEBSITE AT WWW.KSUCREDITUNION.COM. FRIEND US ON FACEBOOK. FEDERALLY INSURED BY NCUA

Community Outreach

HELOC

The Possibilities
Are Endless

Get the Equity You've Built in Your Home

With NO CLOSING COSTS

Now thru May 31st, 2014

The sky is the limit on what you can do with the equity you've built in your home. With a Home Equity Line of Credit, simply write a check or transfer funds from your line of credit into your checking account as needed, up to your approved credit limit. As you repay your credit line, the funds become available to borrow again with no need to reapply.

Act NOW while rates are still at historically low rates!

Call Pam at 785-776-3003

- **Take your dream vacation**
- **Replace your appliances**
- **Remodel your house**
- **Put in a pool**
- **Freshen your landscape**
- **Pay for a wedding**

Apply for a Home Equity Line of Credit today and have access to your money in as little as 2 weeks!

K-STATE Federal CREDIT UNION
Your Community Credit Union

ksucreditunion.com

Federally Insured by the NCUA

EQUAL HOUSING LENDER

3-point swish! Any home game 3-point basket made by K-State's Men and Women's basketball teams mean $10 donated by your community credit union to the Flint Hills Community Clinic. The credit union presented a check for $7,600 to the Flint Hill Community Clinic during the K-State Men's basketball game on February 19th, 2013 against TCU. The credit union is proud to be a sponsor for the clinic as we believe what is good for our neighbors is good for all of us.

President/CEO LaRae Kraemer, presents check to FHCC Board and Executive Director

Our membership plays an important part in our fundraising efforts by participating in our annual a Skip-A-Payment program and the Christmas stocking drawing. The Skip-A-Payment program ran from November through December and the credit union was able to raise $6,290. This fund was distributed equally between the Flint Hills Community Clinic and Children's Miracle Network. The Christmas stocking added $317. Your staff at the credit union did an excellent job this year generously donating over $2,500 by purchasing "jeans days". Through these combined efforts the credit union was able to donate over $8,000 to Flint Hills Community Clinic. Thank you all who made this a possibility!

Board Chair Represents our Credit Union in Nations Capitol

Board Chairman, Robert Reeves was in Washington, DC along with almost 40 other Kansas credit union volunteers and staff attending the 2014 Credit Union National Association Governmental Affairs Conference. They met with members of the Kansas Congressional Delegation about a number of issues impacting the credit union industry including; comprehensive tax reform, merchant data breaches, the regulatory burden, member business lending, housing finance reform, and more. Robert and his wife, Sue are pictured here with Senator, Jerry Moran.

Correction for Winter Newsletter: Avery Aiken previously attended Fort Hays State, not Hutchinson Community College. Avery also never lived in Hutchinson, KS.

K-STATE Federal CREDIT UNION

Rev. 12/10

FACTS

WHAT DOES KANSAS STATE UNIVERSITY FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: - Social Security number and account balances - account transactions and assets - checking account information and overdraft history When you are *no longer* our member, we continue to share your information as described in this notice.

How?	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information; the reasons Kansas State University Federal Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Kansas State University Federal Credit Union share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call (785) 776-3003 or go to www.ksucreditunion.com

What we do	
How does Kansas State University Federal Credit Union protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Kansas State University Federal Credit Union collect my personal information?	We collect your personal information, for example, when you - open an account or deposit money - pay your bills or apply for a loan - use your credit or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only - sharing for affiliates' everyday business purposes – information about your creditworthiness - affiliates from using your information to market to you - sharing for nonaffiliates to market to you State law and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. - *Kansas State University Federal Credit Union has no affiliates*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. - *Nonaffiliates we share with can include insurance companies, government agencies, plastic card processors (credit/debit/ATM), mailhouse, mortgage service companies, consumer reporting agencies, data processors, check/share draft printers, and direct marketing companies*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. - *Our joint marketing partners include CUNA Mutual Group's MEMBERCONNECT and loan recapture programs*

Other important information