

Member MATTERS

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



Important Reminders

Both offices **CLOSED** on
Independence Day:
Saturday, July 4th

Stuff the Bus:
Saturday, July 25th
10:00 am - 1:00 pm
Location: Walmart Parking Lot,
just look for the yellow school bus!
If you can't make it out for the
event, we will be collecting school
supplies in our branches.

Both offices **CLOSED** on
Labor Day: Monday, Sept. 7th

NEW!

You can find all of these dates and more on our new website. Look for our new "events calendar" located in the bright green box on the right side of the home page. Click on it for the calendar to open.

Professional of the Year

LaRae Kraemer, President/CEO of K-State Federal Credit Union



The *Henry Peterson Professional of the Year Award* recognizes the service of outstanding professionals who have selflessly given time, effort, and talent to support the credit union movement. Kansas Credit Union Association believed LaRae exceeded all requirements and chose to honor her

as the 2014 recipient at the June 5th Annual awards dinner. This focus on both the growth of the credit union and the satisfaction of the membership has resulted in remarkable success of the credit union. LaRae strives to remain true to the credit union's philosophy.

"Not-for-profit, not for charity, but for service."



Little Apple Duck Dash

On June 13, 2015 the first ever Little Apple Duck Dash took place at the Tuttle Creek pond area. The Duck Dash's aim was to raise money for the Boys and Girls Club of Manhattan. With over 3,200 ducks adopted, the event was deemed a success. Our team here at K-State Federal Credit Union along with our members, helped adopt 137 ducks raising funds for the cause.



On the day of the event, the credit union set up a face-painting booth. It was a huge hit with the kids. Araceli Gomez, Kerstin Pierce, Angie Reed and Halee Thompson could not paint fast enough!



The children had multiple choices of what to have their faces painted as, but a few requested unique designs such as a powercat, pink duck, and flames. The staff working the booth let their creativity flow and every child walked away with a smile on their face.

Along with our booth, there was a bouncy castle, a large parachute, a photo booth, and various games for the children to enjoy.

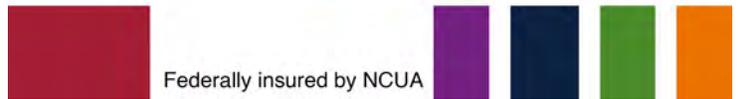
Unfortunately with the tubes being open, the ducks could not be placed in the water. Instead the ducks were dropped by a CAT loader into a pile in a circle of tubs. The Boys and Girls Club "Kid of the Year" waded into the pile and chose the winners at random.



Distance *won't* hold you back



Over 5,000 branches across the nation



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69th Annual Meeting

In January of 2015, K-State Federal Credit Union celebrated 69 years of being a part of the Manhattan community.

Having grown to over \$70M in assets we are very proud that we have seen real success in helping our members realize some of their financial dreams. For some members, the dream is owning a home, for others it's getting out of debt and rebuilding their credit. Whatever it is, we are still here with the same principles that the credit union started with in 1946.

This year's Annual Meeting was held in Pottorf Hall, CiCo Park on Thursday, May 7.

When members walked in the door, they received a K-State Federal Credit Union coffee mug and canvas bag. They also enjoyed different goodies from a dessert bar, all baked by our very own Julie Brummett.

The meeting began by introducing the employees and Board of Directors to the members and moved on to the business meeting with a vote for three positions on the Board of Directors. All three nominees were elected.

After the business portion of the meeting, in keeping with tradition, the annual prizes were given out from the Money Tree. Members received many different denominations in the form of Visa gift cards and cash.

The evening concluded with wonderful entertainment provided by K-State's acapella group "In-A-Chord."



Hit the road with our rates as low as 2.75% APR

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Back To School

K-State Federal Credit Union wants to help you with your back to school expenses. Great everyday loan rates along with our quick, easy online loan application can make back to school this year less stressful. Let us help! Stop in and visit with Steve or Sheila today.



Paying for College the Smart Way

As more Americans pursue their dream of higher education, many students are looking for ways to fund the gap between financial aid and college expenses. That's why K-State Federal Credit Union has partnered with Sallie Mae® to offer you the Smart Option Student Loan®, so that students and families can choose from three repayment options designed to help you pay off your loan faster and save money compared to a conventional private loan. With competitive interest rates, flexible repayment options, and a choice of variable or fixed interest rates, the Smart Option Student Loan is a responsible choice.

Features and benefits of the Smart Option Student Loan include:

- We offer a choice of competitive fixed and variable interest rates providing even more choice and flexibility
- No origination fees and no prepayment penalty
- Multiple in-school repayment options available
- Borrower benefits available – like rewards and interest rate reductions
- Rates that reward creditworthy borrowers
- Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate
- 24/7 online account management



Investing in higher education continues to be one of the best decisions you can make. **Together, we can do this.**

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. Credit criteria and eligibility requirements apply.

Article provide by Sallie Mae®

Home Loans

Ask for **Pam**
MLO#51701



Equal Housing Lender
Federally insured by NCUA

Home Equity Loans Give You Room For Improvement

It's a tough choice for a homeowner: Move into a new house, or improve the one you have. It seems so easy to call a realtor and arrange a showing. But your current home has something no new home can offer - equity.

Home equity is on the rise, providing homeowners a ready financing source to turn home sweet home into home sweet dream home. On average, homeowners spend 18 months planning home improvements. It's time well spent; some renovations pay off better than others. Bathroom and kitchen renovations provide the greatest return, between 72% and 82%. Home office remodels hold the low end at 48%.

Call K-State Federal Credit Union to help you calculate your equity and discuss your home equity loan options today.

Article provided by the Credit Union National Association.

Vacation Loans

The **best** things
in life *aren't* things.



Let us help make your dream vacation happen.





Financial opportunity

with one simple tool... 




All your finances
together *in one place*

Available on the iPhone - iPad- Android



drive your savings.

the Credit Union Member
Discount from GM.

The Credit Union Member Discount from GM helps members like you save hundreds, even thousands on a new Chevy, Buick or GMC. Plus, our low-rate auto loans will help you save even more!



Get the details at LoveMyCreditUnion.org/GM or speak to a credit union member representative.



Want to learn more?
Use your smartphone to snap this lovemycreditunion tag to visit us online.

Save with Sprint



Join the Sprint Network and Save with the Credit Union Membership Discount

Tired of all the dropped calls, slow speeds and pricey monthly bills? Make all of those a thing of the past with the Sprint Credit Union Member Discount. Credit union members can save hundreds each year on their monthly service – all while enjoying Sprint’s fast, reliable, 4G LTE network.

There are two ways to save with Sprint:

Individuals

- Get a **10% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)
- Use **Corporate ID: NACUC_ZZM** to claim your discount

Business

- Get a **15% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)
- Use **Corporate ID: NACUC_ZDS_ZZM** to claim your discount

Credit Union Member Verification

Verification is easy and only takes a few minutes to complete. There are four ways to verify credit union membership:

- Free Love My Credit Union Rewards app for Android and/or iPhone.
 iPhone users find it at the **Apple App Store**.
 Android users find the app in **Google Play**.
 Search for “Love My Credit Union Rewards.”
 You will be prompted to black out all confidential information within the app.
- Fill out and fax the Sprint verification form and supporting documents to the Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211.
- Visit www.Sprint.com/verify from a mobile device.
- Sign up for Sprint’s AutoPay using your credit union’s checking account or credit union debit/credit card: <http://www.sprint.com/>.