



# MEMBER MATTERS

## MemberMATTERS

*Truly Local, Truly Yours*  
Q4 - 2024

### kstate CREDIT UNION Continues to Grow

Enterprise Credit Union officially merged into kstate CREDIT UNION on January 1, 2024. This union marks a significant step forward to expanded services, increased resources, and a solid financial foundation.

**The Merger.** The decision to merge Enterprise Credit Union with kstate CREDIT UNION was made with the commitment to provide the best possible services to its members. Recognizing the advantages of joining forces, the merger aims to leverage the products and services of kstate CREDIT UNION with the expanded county eligibility of Enterprise Credit Union.

**Benefits for Members.** As members transition from Enterprise Credit Union, they can look forward to a host of new benefits as a result of the merger. These include improved digital banking capabilities, and an expanded range of loan and savings products. kstate Credit Union can offer more competitive interest rates, mobile app, shared branch network, and a variety of online tools like text banking, pay me early and remote deposit capture.

**Committed to Community.** While embracing growth, kstate CREDIT UNION is equally committed to maintaining community-centered values. We will continue to support local initiatives, charities, and community events, ensuring that the credit union remains a part of the neighborhoods it serves.

**Message from our Leaders.** LaRae Kraemer, President/CEO said, "Enterprise Credit Union merging into kstate CREDIT UNION marks a pivotal moment in kstate CREDIT UNION's history. By bringing in Enterprise Credit Union, we are poised to assist more people in these regions and their families."

**Transition Complete.** Efforts were made to ensure a smooth transition for our members joining us from Enterprise Credit Union. Both leadership and team members continue to work diligently to provide the level of service that new and existing members have come to expect. Maintaining the relationships and unique qualities that initially attracted them to a credit union, is a priority.

**Looking Ahead.** The combined strengths of two credit unions will create a financial institution ready to navigate the ever-changing landscape of the financial industry. This merger represents not only a union of assets but a shared vision for empowering members and communities through accessible, member-centric financial services.

Together, as kstate CREDIT UNION, we are poised to make a positive impact on the lives of our members, demonstrating that we are.... People helping People.

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## Financial Education

--Click on an image to read the blog! --



**When Your Kids Move Back Home**



**10 Money Mistakes: Don't Go There**



**Personal Finance Hacks for Students**

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### **Saving Members Money**

In 2023, our members saved an average of \$752\* per month after consolidating debt with a home equity product. Do you need to consolidate some debt and get your budget back on track? Have you considered using the equity

in your home? Click the button below to learn more.

[Learn More](#)



\*Average saved in monthly payments was calculated from 38 debt consolidation loans completed from January 2023 - December 2023



**Already have a car you love but a payment you don't?** Refinance your auto loan with us, and see how much you can save! We know you are busy, so we offer the option to apply online and use e-sign, to save time and a trip to the branch.

[Apply Now](#)



## Pay Me Early

Sometimes you need to have your paycheck a little earlier than payday. So now you're in control. PayMeEarly allows you to elect to receive your direct deposit up to 2 days early for a \$12.68\* fee, each payday. You can set it up in online banking. Direct Deposit is required.

\*Must have \$12.68 in one of your accounts prior to the new deposit in order to receive this benefit.

[Read More](#)



## Start Saving Now

You can begin saving now for the 2024 holiday season. Here are some key features of our Christmas Club Account.

- **Special Saving**
- **Flexible Deposits**
- **Easy Funds Distribution**

Opening your Christmas Club Account is quick and easy. Simply visit online banking to get started.

[Get Started](#)

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**kstate CREDIT UNION Photos**



Julie Brummett celebrates 25 years with kstate CREDIT UNION.



Erin helps teachers find their raffle gift at the Manhattan High School Holiday celebration for teachers.



LaRae Kraemer, President/CEO, greets our new members from the Enterprise area on January 2nd as they visit the branch.



Our employees donate and wrap holiday gifts for a local family. It is part of a program called Adopt a Family and is coordinated by the Junior League of the Flint Hills.

## SAVE THE DATE!

**Our Annual Meeting will be held in April. Mark your calendars!**

Thursday, April 18, 2024  
6PM - 8PM  
Sunset Zoo  
2333 Oak Street  
Manhattan, KS 66502



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