



# W I N T E R

## MemberMATTERS

A Quarterly publication for Members of kstate CREDIT UNION

### DATES TO REMEMBER

Monday, January 1

New Year's Day  
All branches are closed

Monday, January 15

Martin Luther King Jr Day  
All branches are closed

Monday, January 29

Kansas Day

Wednesday, February 14

Valentine's Day

Monday, February 19

Presidents' Day  
All branches are closed

Sunday, March 11

Daylight Savings

Saturday, March 17

St. Patrick's Day

Tuesday, March 20

First Day of Spring



### IMPORTANT TAX INFORMATION

If you earned \$10 or more in interest from us throughout 2017, you would have earned a 1099-INT Tax Form. You will find this at the bottom of your December 2017 statement, whether you receive e-statements or paper statements.

- If you have a mortgage with us, your mortgage interest or 1098 form will be sent separately.
- We would be happy to print a copy of your tax statement at any of our branches for a \$2 fee.

### A letter from the President

What an amazing year 2017 has been.

We finished the construction and opened our new home office on McCall Rd in May and we hope everyone has been able to enjoy the new location. We hosted a few events to allow many of you to see the new building and it has been wonderful to share the growth of the Credit Union with you.

If you were not able to make it to one of the events in 2017, please mark your calendars for April 19th, 2018 when we will host our 72nd Annual Meeting. We will again offer tours and a member social event for the meeting. Please watch for further details as we get closer to April.

In 2017, we also unveiled a brand-new Logo for the Credit Union. This logo is bright and modern, the colors and the linked boxes represent that we truly care and are truly connected with our community.

Even with those huge initiatives, we didn't forget about new products and services. Some of these new features were asked for by our members, and others help to keep us a viable option for all your banking needs. In the spring of 2017, we rolled out a new checking option called 2nd Chance Checking for those with past troubles maintaining a checking account. Then in the Fall, we introduced a new Overdraft Protection option, which gives you additional benefits in managing your money, when funds may not be available.

We switched our Debit Card to MasterCard® in July, to provide additional security and mobile payment options in addition to the standard features of our debit card. The change to MasterCard®, brought Apple Pay, Android Pay and Samsung Pay. One of the greatest features of this new debit card is the security options. You can now link our debit card to an app called My Mobile Money. With this app you can turn your card on and off, set it to alert you each time it is used and much more. Please read more about this in the article on page 2 of this newsletter or in the e-services tab on our website.

Here are a few of the things we are working on for 2018:




- Full & robust mobile banking app including Remote Deposit (picture deposit.)
- Flex Auto loans. A lease-like loan program for new and used autos that only your credit union can offer.
- Business Accounts. It's been a long time coming and we are thrilled that in 2018 we will have business accounts.

Thank you for allowing us to serve you for your financial needs. We appreciate your membership and are excited to grow with you.



Sincerely  
*LaRae Kraemer*  
President/CEO

# Guide to our Apps

ICONS IN APP STORE	APP NAME	DESCRIPTION	NOTABLE FEATURES
	My Mobile Money	This app was introduced to kstate CREDIT UNION debit cardholders last summer. It offers fraud protection and transaction monitoring on your debit card.	<ul style="list-style-type: none"> <li>• Notifications when your debit card has been used in order to track your spending.</li> <li>• Ability to turn your debit card on and off.</li> <li>• Alerts you of any suspicious activity on your debit card.</li> <li>• Denys transactions based on criteria you set.</li> </ul>
	Cashflo	This app was introduced to kstate CREDIT UNION members in Spring of 2014. It offers Money Management tools to keep you on track with your financial goals.	<ul style="list-style-type: none"> <li>• All in one place - See all your balances &amp; transactions together – even from other financial institutions.</li> <li>• Track your accounts &amp; transactions in real-time—checking, savings, credit cards, mortgage, auto, investments, retirement &amp; more!</li> <li>• Better Budgeting - Visualize &amp; interact with your budgets in a more meaningful way – using bubbles to define status! State (color), Relative Value (size), Spending Progress (meter) &amp; Relationship to other budgets.</li> </ul>
	kstate CREDIT UNION Mobile Banking	This app will be introduced in 2018 and will provide the ability to handle credit union transactions from your mobile device wherever you are.	<ul style="list-style-type: none"> <li>• Mobile Banking, login required.</li> <li>• Remote Deposit, login required.</li> <li>• Loan application link.</li> <li>• Message Center.</li> <li>• Locator with hours of operation.</li> <li>• Links to important partners like shared branching locators.</li> </ul>

## What's on your 2018 checklist?



**CONSOLIDATE**



**SIMPLIFY**



**ENJOY LIFE**

kstate  **CREDIT UNION**

Contact us today for a **CONSOLIDATION LOAN!**

601 McCall Rd. • 1455 Anderson Ave  
2600 Anderson Ave.

Manhattan, KS • 785.776.3003 • [www.kstatecu.com](http://www.kstatecu.com)  
Federally Insured by NCUA.

## Did You Know? Help is Here

With the new year, kstate CREDIT UNION wants to make sure that our members are fully aware of many of the products and services we offer. Most of us have had some unexpected expenses during non-business hours. We understand that emergencies happen and we're here to help.

Within your It's me 24/7 services, you can turn on overdraft protection for your debit card. During your online banking session, simply click on MY ACCOUNTS, OVERDRAFT SERVICES and select YES. This will allow debit card transactions, even if you don't currently have the funds available. Since this is a non sufficient transaction, the standard NSF fee of \$25 would be applicable per transaction; however, you only ever incur the fee if you have to use this service.

If you need help setting this service up, please give us a call. 785.776.3003

## Safe Deposit Box



REMINDER: All rental fees on safe deposit boxes will automatically deduct from accounts on January 31.



INTRODUCING THE  
**kstate**  
CREDIT UNION  
MOBILE APP

## NEW mobile APP - coming soon

kstate CREDIT UNION is excited to announce the upcoming launch of our new mobile App to all members. Although we love to see you in person, this App is designed to make it easy and convenient for you to conduct your credit union transactions from anywhere, using a mobile device.



Look for this  
icon in the  
App Store &  
Google Play

Our new app is FREE and easy to navigate from its menu of services. The app will feature tools like remote deposit (photo deposit), mobile banking, and a loan application. The app will not require a login to simply view the features but will require passwords for mobile banking as well as the remote deposit capture. This helps provide security for your accounts.

The app also features current specials that are available at the credit union, a message center to help keep you informed, locator with hours of

operation, contact information, a list of rates, shared branching links to assist in locating branches and ATMs and of course our social media links.

### Remote Deposit in 6 Easy Steps

1. Open kstate CREDIT UNION mobile APP
2. Select Remote Deposit from the menu and sign in.
3. Enter the deposit amount and choose your account.
4. Take a photo of the **front of your check**.
5. On the **back of your check**, endorse your check and write 'RDC', then take a photo of the back of your check.
6. Get confirmation of your deposit.

### Security.

With this app you will have quick access to your accounts 24/7, no matter where you are. Your account information is kept safe with logins, multiple layers of security, advanced data encryption, and many other security controls.

Questions about this app and how to use it can be directed to any of our Member Service Specialists.

OPEN  
ONLINE

Start Saving for Next Year

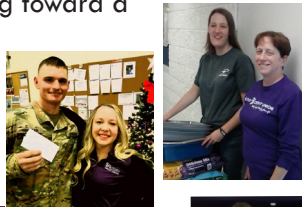
**CHRISTMAS  
CLUB  
ACCOUNT**

**0.35% APY\***

Rates subject to change without notice. Ask a member service specialist for more information. \*Annual Percentage Yield. Federally Insured by NCUA.

# Pay It Forward

The seventh cooperative principle, - "Concern for Community", or making an impact in the community - is the main driver for the Pay It Forward program that employees of kstate CREDIT UNION participated in during November and December. Before the holiday season was in full swing, the executive team challenged 22 credit union employees to take \$50 and Pay It Forward in the community, however they wanted. Some of the ways that employees paid it forward were: paying for gas, buying diapers, donating pet supplies to a local animal shelter, purchasing and donating clothing to a children's charity, donating to the Flint Hills Breadbasket, donating toward a purchase of a wheelchair, making packages for the homeless and many others.



She wants a dream wedding?

We can help. Ask about a HELOC.

kstate CREDIT UNION  
*truly local. truly yours.*

# Community, Care & You

In 2017, kstate CREDIT UNION was involved in many community initiatives. Help was given in the form of money, participation, giveaways or a combination of these items. All of these efforts were part of us being...

*truly community*



**\$64,376**  
DONATED/RAISED



ASSISTED  
**+50**  
CHARITIES &  
ORGANIZATIONS



**782**  
HOURS OF  
VOLUNTEERING



\$861 check presentation and 891 lbs of food for the Flint Hills Breadbasket.



\$8,844.51 check presentation for the Peace Memorial Auditorium.