



# MEMBER MATTERS

## MemberMATTERS

*Truly Local, Truly Yours*  
Q3 - 2023

### Community Involvement



#### **KSU Benefit Fair**

We attended the KSU Benefit Fair and were able to meet with many members and future members.



#### **Duck Dash Sponsor**

On September 17 we hosted a duck toss game at the Annual Little Apple Duck Dash which raises funds for the Boys & Girls Club of Manhattan.



#### **Free Shred Event**

On September 30 we invited our members & the community to safely dispose of their financial documents. We served 114 cars and collected 80 lbs of food for the Flint Hills Breadbasket.

## Financial Education

— Click on an image to read the blog! —



### **Divorcing? Check Your Financial Situation**



### **Put Your House to Work**



### **Secure Your Mobile Wallet**

## **WINTER WONDERLOAN IS BACK**

We will again be offering a Winter Wonderloan to our members. A few changes have been made to this loan product:

- With the rising costs on expenses, we have increased the amount to \$1,500
- In order to keep payments affordable, we have extended the term to 15 months
- Due to the current rate environment, the Annual Percentage Rate(APR) is up to 15%
- Final exciting update, the Winter Wonderloan will now run through January 31st, 2024



To take advantage of the promotion, submit an application through your Mobile App or Online Banking or by clicking the button below. When asked to choose a loan product, simply select 'Winter Wonderloan'.

[\*\*Apply Now\*\*](#)



## **MHS Presentation**

On October 10, we were invited to present to a personal finance class at Manhattan High School to talk with students about Credit Unions, savings & checking accounts, building credit and also using digital tools in a safe, secure way. If you know of a group or organization that would like us to present on a financial topic, email Jill at [jillp@kstatecu.com](mailto:jillp@kstatecu.com).

## **NEW MEMBER BENEFIT: PayMeEarly**

Beginning November 1, you can elect to receive a pending deposit up to 2 days early. You are in control, choose whether you want it or not, each pay cycle & set it up in online banking. See requirements below.

- Required to have a checking account.
- For paychecks, must have direct deposit must set up by employer.



- The \$12.68 fee is charged for each early deposit, and this amount needs to be checking or savings before opting in.
- Members must elect to receive this benefit in the online banking or mobile app.



## It's Skip-A-Pay time

Take a break from your loan payment for a month and use the money for your holiday vacation, gifts, or expenses.

- Choose to skip your November or December loan payment
- \$25 per loan is required in order to skip
- Some restrictions apply and approval is needed

**Click the button below to learn more and to start your application.**

Click for More



*See credit union for details. Equal Housing Lender. Federally insured by NCUA.*

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