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CALENDAR

10/6 - Member Appreciation Day

10/9 - CLOSED
Columbus Day

10/19 - International Credit Union Day

11/10-CLOSED
Veterans Day

11/23 - CLOSED
Thanksgiving

12/25 - CLOSED
Christmas Day

REMEMBER

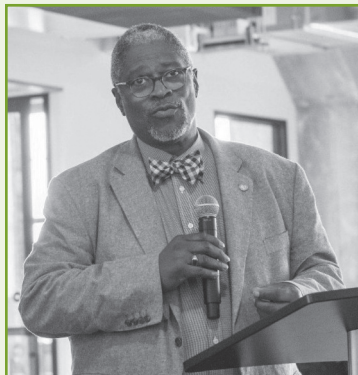
Website - www.kccu.net

Audio Teller - 816.861.2704

Serving employees of the City of Kansas City, MO, Truman Medical Centers, KCATA The Metro, and workers or residents of Jackson or Clay County, MO

30,000 surcharge Free ATM's through our CO-OP Network

KCCU and Onward present at IPP Demo Day



Three months ago, KCCU began a partnership with Onward Financial, Inc. as part of the City of Kansas City, Missouri's Innovation Partnership Program (IPP). The IPP brings together local startups with partners of City of KCMO Government to identify solutions for Kansas Citians of all walks of life. This natural partnership culminated in the launching of Onward, a

financial wellness program that is now offered free to all members of Kansas City Credit Union, as well as to all employees of the City of KCMO.

This fruitful partnership helped both KCCU and Onward find new ways to better serve their members. Both organizations share a common goal of building financial stability and both strive to improve the lives of all Kansas Citians by making our community financially healthy and prosperous.

Onward and KCCU had the great pleasure of presenting our achievements to a crowd of over 200 people at the City's IPP Demo Day, held at Corrigan Station in Crossroads on September 11th. Hosted by Mayor Sly James and City Manager Troy Schulte, Demo Day gave KCCU and Onward the chance to share our progress, and we received great feedback from members of our community. We look forward to continuing to offer Onward as a free benefit to all our members, as we put you on the Path to Financial Freedom.



Onward

A non-profit financial wellness program

- Onward allows users to:
- Save directly from their paychecks
 - Receive financial tips and resources
 - Gain access to responsible credit (up to 2x the amount saved) in times of emergency

Don't Forget To Download Our KCCU Mobile App and CardNav by CO-OP!

KCCU Board of Directors

Janice Smith, *Chair**
Earnest Rouse, *Vice Chair**
Diana Smith, *Secretary**
José Portuguese, *Treasurer**
George Eib, *Director*
Stephanie Bowman, *Director*
Anthony Miller, *Director*
John Thigpen, *Director*
Crystal Ammons, *Director*
*Executive Committee

SUPERVISORY COMMITTEE

Howard Petrie, *Chair*
Kathryn Bell
Tamela Handie

KCCU Staff Members

MAIN OFFICE

Eric D. Jones, *President/CEO*
Kurt Kabula, *Vice President*
Lisa Cordill, *Accounting Manager*
Kyle Hudson, *Director of Marketing*
Bre Hill, *Lending Manager*
Kevin Welp, *Solutions Manager*
Sarah Calhoun, *Branch Leader*
Teri Tipton, *Financial Services Representative*
Jennifer Haynes, *Loan Officer*
Laura Andersen, *Administrative Support I*
Nadine Galloway, *Administrative Support II*
Jarcareia Kirk-Lewis, *Teller Supervisor*
Kamilah Robinson, *Sr. Member Service Rep.*
Ieisha Eskridge, *Sr. Member Service Rep.*
Crystal Posey, *Teller*
Leonard Evans, *Teller*
Carmelita Williams, *Welcome Center*

DOWNTOWN

Denise Tyson, *Assistant Branch Leader*
Jessica Willis, *Teller*

NORTHLAND

Melissa Tate, *Branch Leader*
Kaelee Hodges, *Member Service Rep.*

KCCU Box Score

August 2017

Assets	\$32,346,148
Shares	\$28,284,610
Loans	\$8,383,770
Members	6745

Holiday Loans

The holidays are around the corner! Why not apply for a 12 Month/12%/\$1200 Signature Loan today to help you with your upcoming holiday expenses? KCCU will waive the \$25 application fee. It's a Win-Win for the upcoming holiday season.

Apply online at www.KCCU.net or apply at one of our branches. For more information, please contact us at 816-861-5700.

*For qualified borrowers only. Standard underwriting guidelines apply. Loans issued subject to Credit Review. Promotion runs 10/1/17 to 12/31/17.

60-Day No-Pay

How would you like to have a new car and a little extra jingle in your pocket for the Holiday season? For the 1st TIME EVER, KCCU is offering a 60-Day No-Pay option for a New or Used Vehicle Loan. Come to one of our branches between 11/1/17 and 12/31/17, or visit our website www.kccu.net to apply. KCCU will finance up to 115% of the vehicle loan value to help you pay for Sales Tax and up to 84 months financing for those who qualify.

*Restrictions do apply.

* 60 day no payments is for the Financing/Refinancing of consumer vehicle loans only. Commercial vehicles are excluded. To refinance a consumer vehicle loan, the loan must be refinanced from another financial institution to Kansas City Credit Union. Excludes the refinancing of vehicle loans currently held at Kansas City Credit Union. Free and clear title vehicles and Private Party Sales cannot be used to secure a new loan. Other restrictions apply. Promotion ends 12/31/2017. Standard underwriting guidelines apply. Loans issued subject to Credit Review. Subject to change without notice. Other reasonable terms and conditions apply.

The Board of Directors plays a critical role in setting the direction and policy of the credit union which affects the products and services we offer to our membership. Three positions are up for election on the Board and one position on the Supervisory Committee. All positions are for a 3-year term and may only be filled by current Kansas City Credit Union members.

Applicants must be available to attend monthly board meetings held the fourth Monday of each month at 3:30 p.m. Meetings take place at Kansas City Credit Union's main location, 5110 Ararat Drive. Board members are also required to serve on various appointed committees throughout the year, which may call for additional commitments.

Interested candidates should submit the following THREE items: **1)** a photo, **2)** a short bio on yourself of 130 words or less, AND **3)** in 100 words or less write a "submission" entry on why you would make a good addition to the Board.

Important information to include in the "submission" entry: 1) why you would like to be on the Board; 2) why you qualify to be a Board member; 3) pertinent employment history; 4) also include your home address, phone number and email address. Submit all 3 items by February 9th to khudson@kccu.net or deliver to Kansas City Credit Union, Attn: Marketing Department, 5110 Ararat Drive, Kansas City, MO 64129.

The Nominating Committee will review applications and make nominations based on the information provided. Open voting will take place March 6-10. Once all of the ballots are in, Nominating Committee members will form an Election Tally Committee and will validate and count the ballots. Election results will be announced during the Annual Membership Meeting held on April 11th. All candidates are asked to attend this meeting.

BRAND SWITCH

As of 10/31/17 KCCU is making a SWITCH. You, our member, deserve great benefits with no added costs. That's why we will soon be sending you a new debit MasterCard 7-10 business days after our launch date of 10/31/17.

Your new debit MasterCard will replace your soon-to-be old Visa Debit Card.

When your new card arrives, you'll enjoy:

Uninterrupted account access-Purchases and ATM withdrawals will continue to be deducted from your existing checking account, just like before.

Continued convenience and security-Shopping with your card is faster than writing checks and safer than carrying cash.

Simply continue to use your existing Visa debit card for now, then activate and start using your new debit MasterCard as soon as it arrives.

**** Also remember to provide your new debit card number to any merchants who automatically bill your existing card.** To learn more, please call us at 816-851-5700.

**** Activation instructions will be on the new card once it arrives to your current address.**

\$500 college scholarships available!

For the 10th straight year, Kansas City Credit Union will award a \$500 scholarship each to two (2) deserving high school 2018 seniors.

GUIDELINES: You must be a high school senior graduating in 2018; be attending a school for higher education in the fall of 2018; and be a member in good standing of Kansas City Credit Union. Applications may be picked up at any of our three locations or downloaded from our website at www.kccu.net on the "Teen Club" page starting January 15, 2018. Completed applications must be in by February 23, 2018.

The scholarships will be awarded at our Annual Membership Meeting on April 10th, 2018. If you have questions, please call Kyle at 816.921.6597.

Welcome to Onward!

Onward, a new Financial Wellness program that is free for all members of KCCU. Onward helps you save money directly from your paycheck, learn useful financial tips and tools, and access a loan worth up to 2x your savings once you've saved for 3 months. Whether you're saving for a new car, your kids' school supplies, or just for a rainy day, Onward is here to help you achieve those financial goals. If you are interested in signing up for Onward today, please visit employee.getonward.org.

Check out all of the KCCU Members who are Winners of our recent Promotions!

BIG congratulations to the following members who are winners of our recent promotions!

THREE lucky members won a \$100 Gift Card and two McDonalds Gift Cards for our drawings regarding our recent Vacation Loan Promotion and our Kids Fest Drawing Promotion.



GeorgeAnn J.



Tokjola and Jamie G.



Crystal and Angel

International Credit Union Day



is October 19th! Our success depends upon the success of our members and our community. Our objective is to make your lives better with affordable rates and great service to help you meet your financial goals. What's your dream?

Member Appreciation Day has been changed to Friday, October 6th from 9am - 2pm at our main branch

Festivities will include prize and cash giveaways, FREE lunch and more! Stop by to meet the staff and enjoy some freebies on us!

Equifax Breach!

Equifax is one of three credit reporting agencies that determine your credit score. There's a good chance that you're one of the 143 million consumers whose sensitive personal information was exposed in a data breach. The hackers accessed names, Social Security numbers, birth dates, and other vital information.

**EDUCATIONAL
CORNER**

Take steps NOW to protect your information:

Visit Equifax's website, www.equifaxsecurity2017.com. Find out if your information was hacked. Click on the "Potential Impact" tab and enter the information requested. Whether or not your information was exposed, U.S. consumers can get a year of free credit monitoring and other services. The site will give you a date when you can come back to enroll; write down the date and come back to the site and click "Enroll" on that date. You have until November 21, 2017 to enroll. You also can access frequently asked questions at the site.

Check your credit reports from Equifax, Experian, and TransUnion — for free — by visiting annualcreditreport.com. Accounts or activity that you don't recognize could indicate identity theft. Visit IdentityTheft.gov to find out what to do.

Consider placing a credit freeze on your files. A credit freeze makes it harder for someone to open a new account in your name. Keep in mind that a credit freeze won't prevent a thief from making charges to your existing accounts. A freeze isn't a step to undertake lightly. Besides stopping criminals, a freeze also prevents you from getting new credit. You'll need to reach out to the credit reporting companies to temporarily lift the freeze whenever you want a new credit card or auto loan. There may be a fee each time you add, lift or remove a freeze — and you'll face up to three fees for taking that action with each company. Rates vary by company and state, as well as details including your age and whether you've been a victim of identity theft. Fees also vary by the kind of action you're taking.

If you decide against a credit freeze, consider placing a fraud alert on your files. A fraud alert warns creditors that you may be an identity theft victim and that they should verify that anyone seeking credit in your name really is you.

Monitor your existing credit card and bank accounts closely for charges you don't recognize. Be watchful of your transactions and report any suspicious activity right away.

Watch out for phishing attacks. Be wary of giving personal information via email or phone.

Change your login information on accounts with Equifax. If you used the same name or password on other sites, change those too.

File your taxes early — as soon as you have the tax information you need, before a scammer can. Tax identity theft happens when someone uses your Social Security number to get a tax refund or a job. Respond right away to letters from the IRS.

Kansas City Credit Union Locations & Hours

MAIN OFFICE

5110 Ararat Drive
Kansas City, MO 64129
Phone 816.861.5700
Fax 816.861.5703

ATM

Hours

Drive Thru:
M-F, 7:30 a.m. - 5 p.m.
Saturday, 8 a.m. - Noon
Lobby:
M-F, 8:30 a.m. - 4:30 p.m.
Saturday, 8 a.m. - Noon

DOWNTOWN

414 E. 12th Street
1st Floor City Hall
Kansas City, MO 64106
Phone 816.513.3400
Fax 816.513.3412

ATM

Hours

Lobby:
M-F, 8 a.m. - 4 p.m.

- **Travel Notice:** Stop by one of our locations to submit your notice.
- **Bank by phone 24 / 7:** 1-844-318-2394
- **Lost or stolen debit / atm card:** 888-241-2510
- **Visit our website:** www.kccu.net
- **Follow us on:**   

NORTHLAND

7245 N. Oak Trafficway
Gladstone, MO 64118
Phone 816.861.5700
Fax 816.436.4373

Hours

Lobby:
M-F, 9 a.m. - 5 p.m.
Closed 12 noon - 1 p.m. for lunch

