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CALENDAR

4/11 - Annual Membership Meeting
(See Page 3)

4/29 - Super Saver Youth Day

4/20 - 4/22 - Car Sale

5/29 - CLOSED Memorial Day

7/4 - CLOSED Independence Day

REMEMBER

Website - www.kccu.net

Audio Teller - 1-844-318-2394

Serving employees of the City of Kansas City, MO, Truman Medical Centers, KCATA The Metro, Blount International and residents, workers or worshippers of Jackson or Clay county, Mo.

Annual Car Sale coming soon!

April 20th - 22nd

Kansas City Credit Union is teaming up with Jack Miller for the sixth consecutive year to hold our exciting annual car sale at the credit union's main branch! Both new and used cars with special pricing will be featured from Jack Miller Kia along with reduced financing from us!



If you are in the market for a quality new or used car, or may need something to send your graduate off to college, then this is the car sale that you do not want to miss! Jack Miller Kia will even have several cars priced no higher than \$10,000, and we'll include the sales tax as part of your car loan! Also, there will be other makes and models of used vehicles besides Kia on site.

This much anticipated event will be held Thursday, April 20th from 9:00 a.m. to 4:00 p.m., Friday, April 21st from 9:00 a.m. to 4:00 p.m. and Saturday, April 22nd from 8:00 a.m. to 12 noon. To make your buying process even easier, you could come to the credit union to get PRE-APPROVED for a car loan before the date of the car sale! Then, you'll also know exactly what you can spend! You can apply online at www.kccu.net or in person at any of our three branch locations. KCCU CAR LOAN RATES AS LOW AS 1.90% for this car sale.*

Jack Miller Kia has always been committed to satisfying our members and forming long term relationships. That's why when you buy a vehicle from them, you will not only receive a quality car, but you'll also receive:

- \$100 cash back with purchase
- Excellent service after the sale
- At the car sale on Friday, April 21st, KCCU will be serving hot dogs, chips and drinks from 11 a.m. to 1:00 p.m.

DON'T MISS THIS CAR SALE! Call us at 816-861-5700 if you have any questions, and watch for more information to arrive via email and our website as the dates draw near.

*APR = Annual Percentage Rate. For qualified borrowers only. Loan rates subject to change without notice. Loans issued subject to credit review. 1.90% APR rate available with approved credit on vehicles financed up to 36 months for 2012 & newer vehicles with credit score 790 and above. Further restrictions may apply. See credit union for details. Available on cars, trucks & SUVs. No recreational vehicles.



This spring, Kansas City Credit Union is pleased to announce an unprecedented benefit for our debit cardholders. We're introducing a new app called CardNav by CO-OP, which lets you manage your cards by remote control from your smartphone.

The CardNav by CO-OP app is available for download now at the Apple App Store or Google Play.

New Power for Cardholders: CardNav by CO-OP

Learn about our new CardNav by CO-OP App

Fraudsters have been making a lot of headlines lately. But now there's some good news for Kansas City Credit Union debit cardholders. Our members now have access to an app called CardNavSM by CO-OP. It's the key to taking unprecedented, real-time control over your cards through your smartphone.

CardNav adds another level of security to your cards by letting you decide how and when they can be used, and alerting you when any types of transactions you specify take place to help identify and stop potential fraud from happening. You can even use CardNav to set personal spending limits that help you stay within your budget goals.

With CardNav, you can turn cards on or off in seconds, and use GPS to restrict transactions to businesses within a designated area. You can limit card use to specific merchants or purchases. You also can receive alerts when you're getting close to any personal spending limits you've set.

KCCU Board of Directors

- Janice Smith, *Chair**
- Earnest Rouse, *Vice Chair**
- Pearline McFall, *Secretary**
- John Thigpen, *Treasurer**
- George Eib, *Director*
- Diana Smith, *Director*
- Anthony Miller, *Director*
- José Portuguese, *Director*
- Crystal Ammons, *Director*

*Executive Committee

SUPERVISORY COMMITTEE

- Howard Petrie, *Chair*
- Julie Steenson
- Tamela Handie

KCCU Staff Members

MAIN OFFICE

- Eric D. Jones, *President/CEO*
- Lisa Cordill, *Accounting Manager*
- Jordan Carr, *Marketing Coordinator*
- Bre Hill, *Lending Manager*
- Kevin Welp, *Collections/Risk Manager*
- Sarah Calhoun, *Branch Leader*
- Jennifer Haynes, *Loan Officer*
- Shawn'Ta Rushing, *Loan Assistant*
- Laura Andersen, *ACH/Checking Specialist*
- Nadine Galloway, *Teller Supervisor*
- Kamilah Robinson, *Member Service Rep.*
- Jarcarreira Kirk-Lewis, *Lead Teller*
- LeiAnna Ewing, *Back Office Rep.*
- Jessica Willis, *Teller*
- Chanedia Dixon, *Teller*
- Ryan Alexander, *Sr. Member Consultant*

DOWNTOWN

- Denise Tyson, *Assistant Branch Leader*

NORTHLAND

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

KCCU Box Score

February 2017

Assets	\$32,543,221
Shares	\$28,525,029
Loans	\$7,814,633
Members	6,734

We have a COIN MACHINE at our Main Branch that you can use for FREE!



30,000 Fee Free ATMs

Starting on March 1st, 2017 you will no longer be charged to use CO-OP ATM machines. This gives you access to nearly **30,000 FREE** ATMs nationwide.

Visit www.co-opnetwork.org/atm-locator/ or download our ATM Locator app from the Apple App store or Android App on Google Play to find a free ATM near you!

You could win a FAMILY dinner & movie night on us!*



- We'll be giving out 3 exciting dinner / movie packages!
- \$100 gift card to Gates BBQ & 4 movie tickets
- \$100 gift card to Red Lobster & 4 movie tickets &
- \$100 gift card to Longhorn Steakhouse & 4 movie tickets
- From 2/01/17 to 5/31/17, current members who refer someone to join Kansas City Credit Union will get their name put into a drawing for a chance to win a dinner / movie package!*
- The more new members you refer, the greater your odds of winning. There is no limit to the amount of entries!
- There will be **THREE** grand prize winners who will each receive one of the dinner / movie packages.*

*CONTEST RULES: Contest runs FEB 01 - May 31, 2017. To enter, you must refer a new member to join KCCU. All new accounts must remain open during contest period or entry is forfeited. Must be 21 years old to enter and win. No purchase necessary. Open to all residents of the U.S. Employees and volunteers of KCCU are not eligible. New member must give referral's name at time of opening account otherwise entry is forfeited, NO EXCEPTIONS. There will be 3 grand prize winners who will each receive a dinner / movie package. Winners of promotion will come to the main KCCU branch to receive their gift cards. Winner will be contacted 2nd week of JUNE 2017. Winners agree to allow name and photo to be used in credit union advertising.

REMINDER

76th Annual Membership Meeting

Tuesday, April 11th at
Bruce R Watkins Cultural Heritage Center
3700 Blue Pkwy, Kansas City, MO 64130

5:00 p.m. Registration
5:30 p.m. Dinner
6:00 p.m. Meeting

Following the meeting, a drawing will be held for many fantastic items. Plus each member receives a door prize just for attending!

You must RSVP by April 3rd

by email at.....jcarr@kccu.net

Limit ONE guest per member.

No cost to attend.



Sprint DISCOUNTS for our Members!

SPRINT offers credit union member discounts on their phones, plans, fees and more! For details, visit our website at www.KCCU.net.

NEED A LOAN? Save on your Rate by Cashing in with this Coupon!

If you're in need of a personal loan, please check out the coupon listed below to see how much of a rate discount you can receive from us! **HURRY! The coupon expires July 1st!**

You can use the loan for new appliances, car repairs, home improvement, tuition, books or a vacation, and more!

To apply for a personal loan, please come visit one of our branches or apply online at www.KCCU.net. And, don't forget to bring in or mention the KCCU discount rate coupon! Questions? Call 816-861-5700.



1.00% OFF the Rate you Qualify for on a New Signature/Personal Loan!*

Valid until July 1, 2017 with the Kansas City Credit Union

Federally insured by NCUA

*APR=Annual Percentage Rate. All applications subject to membership eligibility. Actual rate determined by creditworthiness and other factors. Available only on new signature/personal loans. \$300 minimum. Offer does not apply to refinancing existing loans with KCCU. Discount does not apply to home equity & mortgage loans & auto loans. See loan officer for complete details. Redeemable at any KCCU location. Further restrictions may apply.



Have you had your FINANCIAL CHECK UP?

Do you know your credit score?

**Call 816-861-5700 & press 4
for Loan Dept to set an appointment!**

HERE'S WHAT WE'LL DO FOR YOU!*

We'll review your credit report with you, give you valuable advice on how to raise your credit score, and see if you are eligible for a loan!*

Once you have made an appointment with us:

- Go online to pull your credit report (unless you had one in the last 30 days), and bring that with you to the appointment.
- At the appointment, a loan officer will review your credit report with you for derogatory items, payment history, etc., and advise on how you can potentially raise your credit score.*
- We'll also see if you are eligible for a loan at that time. If you are not eligible, then we can advise you on how to build your credit score in order to possibly be eligible for a loan in the future.*

HOW WILL THE FINANCIAL CHECK UP BENEFIT YOU?

It gives you a fresh start to see where you stand credit-worthiness wise & it's a positive step towards investing in your future!

*Restrictions may apply. Based on current conditions.

EDUCATIONAL CORNER

Little changes can put more money in your pocket

It's always nice to have a little breathing room in your budget and you can get it by making some small changes in how you spend your money. The great thing about this approach is that it doesn't require any big sacrifices and that makes sticking with these spending changes much easier.

Get Your Groceries for Less

- Buy the store brand of basics like pasta, flour & butter. Some cost as much as \$4 less than name brands.
- Skip individual portion snacks & make your own by parceling out snacks into containers or plastic bags.
- Clip coupons

Save on Kid Stuff

- Choose generic baby formula.
- Swap clothes & sports equipment with friends as your kids grow
- Start a babysitting co-op with friends. Parents take turns watching each other's kids for free.

Have Fun & Still Save a Few Dollars

- Get your movies from the library. Some lend DVDs for free or for a small fee.
- Skip costly cable movie channels & get a basic Netflix or Amazon streaming subscription.
- Look for free admission days at local museums, zoos & other attractions.

Kansas City Credit Union Locations & Hours

MAIN OFFICE

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

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

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:** 888-241-2440
- **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.

