

Third Quarter 2012

Sign, swipe and win

It pays to use your Kansas Blue Cross Blue Shield Credit Union Visa check card for your purchases. From Sept. 1 to Oct. 31, every time you make a purchase with your Kansas Blue Cross Blue Shield Credit Union Visa check card and sign the receipt, you'll be entered into a drawing to win an Apple iPad.

In order to qualify for the drawing your transaction must be at least \$5 and you must sign, or select "credit," for your purchase. The winner will be chosen by random drawing and will be announced in early November.

No purchase necessary; void where prohibited by law. See credit union Web site for rules.



Mobile Money now available

Now Kansas Blue Cross Blue Shield Credit Union members can conduct transactions on their cell phones!

There are three options that allow members to access their information from cell phones.

- **Text messaging** provides balances and history, but doesn't allow transfers.
- **Mobile Money** browser link provides a mobile Web version of Virtual Branch.
- **Touch Banking** app provides all the same services available on Virtual Branch and can be downloaded to an iPhone, Blackberry or Android.

To use Mobile Money, you must be a registered user of Virtual Branch. To get started log in, click the self-service tab, then select "Mobile Money" from the additional services box. At that point you can sign up for any or all of the three Mobile Money options. Here you'll also find a list of frequently asked questions to assist you.

If you discover the need to make changes later, just go back to the same location to update your selections, add another mobile device, etc.

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www.ksbcbscu.org

Important Dates:

- Oct. 18**
International Credit Union Day
- Oct. 20**
Shred Day at Credit Union Service Center
- Nov. 22, 23**
Closed for Thanksgiving
- Dec. 24, 25**
Closed for Christmas
- Jan. 1, 2013**
Closed for New Year's Day

Financial self-defense: Identity theft and technology

A recent study by The Javelin Group found the incidence of identity theft was up 13 percent, compared to the previous year. The total amount stolen was about the same, but the thieves successfully scammed more people. The study found that smartphone users were a third more likely to be victims of identity theft than non-smartphone users.

What can you do to avoid being a victim?

- Password protect your phone.
- Don't use credit cards for Internet transactions over public networks. Thieves have "sniffers" that can extract that data.
- Don't store credit card numbers or bank account information on your laptop.
- Use different passwords for mobile banking apps on your phone than passwords you do for your phone and e-mail.
- Promptly report any suspicion that your sensitive personal information has been compromised.

- Keep documents that list Social Security numbers off of your laptop, or encrypt that data if you do store there.
- Keep private information private. If any company uses specific information about you to verify your identity – your mothers' maiden name, pet names, birthdays, etc. – keep it off Facebook and any other social media site.



Safely destroy old papers on Shred Day

Kansas Blue Cross Blue Shield Credit Union is proud to sponsor a Shred Day in conjunction with the observance of International Credit Union Day in October. This is the perfect opportunity for you to securely destroy confidential documents you no longer need. There is no charge for the service, but donations will be accepted for the Topeka Credit Union Foundation.

Where: Credit Union Service Center
1080 SW Wanamaker Rd

When: Saturday, Oct. 20

Time: 10 a.m.-noon

What: Pro Shred will provide the on-site, secure service. CUSO staff will be on hand to assist members.

Let us show you the CARFAX

CARFAX vehicle history reports help you make more informed decisions about used cars, providing information on:

- Salvage or flood history
- Other total loss events
- Frame damage
- Accidents reported to CARFAX
- Mileage accuracy
- Number of owners
- Lemon/manufacture buybacks
- Recalls/major repairs
- Safety and reliability



CARFAX maintains the nation's largest, most comprehensive vehicle history database with information from more than 22,000 sources. Millions of consumers and more than 26,000 dealers rely on CARFAX reports. Now you can get a CARFAX report from the Kansas Blue Cross Blue Shield Credit Union at a discounted rate of \$24.95, a savings of \$15 over the consumer rate on the CARFAX Web site. Just one more benefit of being a member of your credit union.

Four-letter words to help you save

A recent report by the Corporation for Enterprise Development found 43 percent of U.S. households are one crisis away from living in poverty. Only 30 percent of Americans save their money, and even more live paycheck to paycheck. It's time to get serious about saving.

These four-letter words can help you save and build a financial cushion for your household.

Need

Do you need it? Or do you want it? Do you need a 65" flat screen TV? Or will a smaller television do just fine? Do you even need a new TV? Know the difference between need and want.

Save

The rule of thumb is to have enough money in savings that you could live for three months. Six months is better. But don't let that looming goal scare you. Even saving just a little is better than not saving at all. Save that pocket change in a jar, and at the end of six months see how much you have.

Fees

Cell phone fees. Cable fees. Late fees. Bank fees. Hidden fees. Get a handle on the fees you are charged each month. Review your bills. See a "fee" that you don't know what it's for? Call the provider and ask for an explanation. It might be a mistake, or you might be able to get it removed from future billings. Remember, even small fees add up over time.

Know

How much do you spend on food? How much is your mortgage or rent? How much do you spend on utilities each month? What is your monthly take home pay? Know how much your bills are, how much you bring in each month and how much your necessities cost.

Help

It's hard to save. But it's easy to ask for help. If you need additional guidance on how much to save, tips on saving or someone to help you navigate it all, get help! Consider contacting an organization like Accel Members Financial Counseling, a partner of Kansas Blue Cross Blue Shield Credit Union.

Source: Kansas Credit Union Association

Members matter most at your credit union

With seven billion people living in the world, each passing moment provides an opportunity to help one another. By losing ourselves in a cause we believe in and are prepared to fight for, we can find both happiness and genuine success.

Credit unions in 100 countries will celebrate International Credit Union (ICU) Day, Oct. 18, by banding together and appreciating their members.

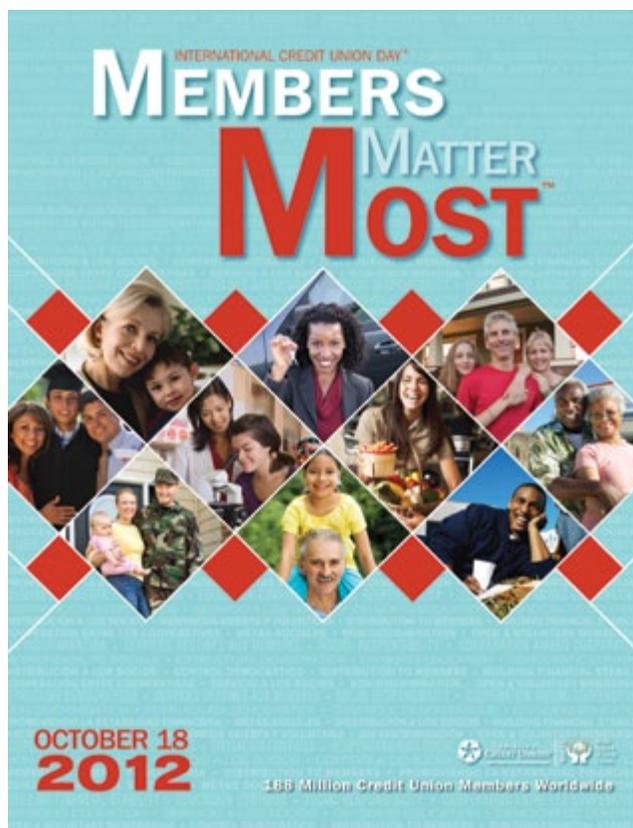
As a credit union member, you belong to a global movement in which people help people. Worldwide, 188 million members experience the benefits of belonging to a financial cooperative that believes in and is willing to fight for this year's message: "Members Matter Most."

Credit unions exist to serve you, the member, not to increase the bottom line. A focus on superb customer service and member satisfaction sets credit unions apart from other financial institutions. As not-for-profit cooperative institutions, credit unions return their earnings to members in the form of higher interest on deposits, lower loan rates and fewer fees.

Irrespective of the amount you have on deposit with us, you are a member and an owner, with equal ownership and one vote. Members are never just numbers; your ownership empowers you and provides a voice.

In addition to member control, credit unions offer education and training programs. Fifty-four percent of Americans ages 18 to 34 check their social media accounts daily, while less than one third do a daily check on their financial statements. Credit unions actively focus on creating fiscally responsible members through their wide variety of education programs, which positively impact savings and spending habits for a lifetime.

Member control, education and training programs, and concern for the community are key cooperative values that differentiate credit unions from other



financial institutions. Our people-first philosophy illustrates an underlying credit union message that will be celebrated this fall. ICU Day's theme, "Members Matter Most," conveys a simple message that strikes home in its ability to communicate our top priority.

Credit union membership affects lives around the world. Reina and Rofina, women from an isolated community in Mexico, gained access to a nearby credit union five years ago when a road was built. The credit union secured a loan to build a food distribution center where they now work dispensing beans, rice, and sugar to surrounding villages. Caja Zongolica, their credit union, created stability for Reina and Rofina and their family's future. It's people like you, Reina, and Rofina who make the credit union difference a reality.