

Fourth Quarter 2012

Our branch network has grown to 4,900

Did you know that you can access your Kansas Blue Cross Blue Shield Credit Union account at more than 4,900 branch locations around the nation?

We know how important it is for you to be able to take care of your financial business when you are on the go, even if you aren't near our office. That's why Kansas Blue Cross Blue Shield Credit Union is part of "shared branching" – through our partnership with other credit unions, you can conduct transactions in participant's branches just as if you were in the Kansas Blue Cross Blue Shield Credit Union office. Shared branching is ideal for members who travel on business or pleasure, have children away at college, or out of state – or for any situation, it is easy and convenient.

A variety of services are available, including:

- Make a cash withdrawal for that extra souvenir when you're on vacation
- Deposit a check when you are shopping across town
- Make a loan payment in a branch closer to home
- Transfer money between accounts so you can make a special purchase

There is no charge for you to use this service. All participating credit unions display the Credit Union Service Centers logo. You can find a nearby branch several ways:

- Call 800-919-2872
- Visit www.cuservicecenters.com to search or download locations to your GPS device
- Download the [Find Branch](#) iPhone app from iTunes.
- Ask the credit union staff
- Look for the CU Service Centers logo

In Topeka and Hutchinson, all full-service branches of Envista Credit Union are participating locations. Wichita also has many shared branch locations available to members. When you visit a Credit Union Service Center, just make sure to bring your account number, your credit union's name and photo identification.



CU SERVICE CENTERS.

The Member-Friendly Financial Network

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www.ksbcbscu.org

Important Dates:

Jan. 31

Deadline for submitting cookbook recipes

March 2

Credit union night, Topeka Roadrunners game

April 9

Annual meeting

April 15

Deadline for 2012 IRA contributions

April 22 – 26

National Credit Union Youth Savings Week



Youth can sharpen savings skills

Learning to save money takes practice. By saving, you can put your money toward whatever is important to you—whether that’s a new video game, a trip to the movies or your college education.

Elementary school

- Ask your parents to help you open your own savings account at the credit union. Keep track of how much money you put in and take out to see how close you are to meeting your savings goal.
- If you’re saving up for something special, like a new bike or toy, hang a picture of it on the wall. This will remind you of your savings goal every day until you reach it.

Middle school

- Ask your parents if you can plan a family event, like a trip to the zoo or an afternoon at a waterpark. List all the things that will cost money,

like tickets, food and souvenirs. Set a budget, and encourage everyone to stick to it when the big day arrives.

- Make a list of things you want to spend your money on. Put the list in order, starting with the things you want the most. This will help you figure out what you *really* want to save for.

High school

- Consider getting a part-time job. Earning your own money can help you save for big goals, like college expenses.
- Talk to your parents about opening a checking account at the credit union. Learning how to use a debit card responsibly and balance your checkbook is good money-management practice.

Swipe, Sign & Win sweepstakes winner nets iPad

Loretta Pfannestiel, OPL inquiries correspondent, had just finished a call when credit union representatives tapped her on the shoulder to present her with balloons and a free Apple iPad.

Loretta was in business mode, so it took her a few seconds to compute that she was **the** winner of the Kansas Blue Cross Blue Shield Credit Union’s Swipe, Sign and Win sweepstakes that ran from Sept. 1 through Oct. 31.

Once the initial shock subsided, Loretta felt, “blessed and grateful to receive such a nice gift from a great group of people. I never thought that I would be the winner! This made for a great day and an experience I will never forget.”

Credit union staff planned the prize distribution. “The surprise was just a bonus,” says Stacy Montgomery. “I thought it would be fun to swoop in like the Publishers Clearing House Prize Patrol, but knew I needed to be careful about disrupting the area. Fortunately, her supervisor gave me approval to make the surprise presentation. It was a great way to start the day!”

Congratulations to Loretta!



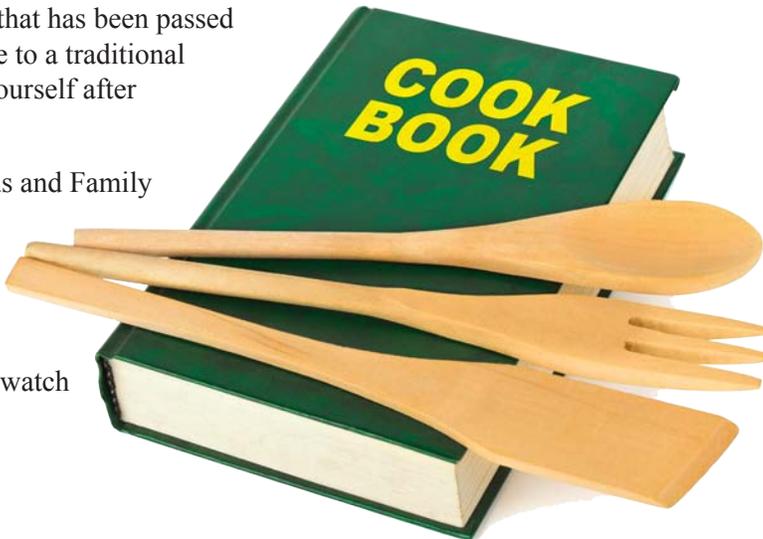
Calling all cooks

As part of the credit union staff's ongoing fund-raising efforts for the Leukemia and Lymphoma Society, we are compiling a cookbook to be sold beginning spring 2013. Now is your opportunity to include your recipes for delicious dishes to share with other credit union members.

Do you have a great recipe for a family favorite that has been passed down for generations? How about a fresh update to a traditional meal? Or, maybe something you have created yourself after exhausting trial and error?

We want to include it in our Credit Union Friends and Family Cookbook. Please submit your recipes by e-mail to angie.treinen@bcbsks.com, by postal mail to PO Box 1975, Topeka KS 66601, or by fax to 785-291-6398.

Deadline for submissions is Jan. 31, 2013. Then watch for the release of the cookbook this spring.



CREDIT DISCLOSURE CHANGES

A new rule requires credit unions and other financial institutions to give consumers a free copy of their credit score if they are rejected for credit or approved for higher-rate credit due to a low score.

You can expect to see the following information in adverse action notices:

- A statement that the credit score takes into account information in a consumer report and a credit score can change over time
- The specific numerical credit score used in making the credit decision
- The range of possible credit scores
- Key factors that adversely affected the credit score, such as late payments and high credit utilization
- The date on which the credit score was created and
- The name of the consumer reporting agency that provided the credit score

For more information, check with the professionals at the credit union.

The Housing Market Is Up

Our Rates Are Down

If the uncertain economy has you worried, today's low interest rates may be one thing that puts your mind at ease. Now is a great time to apply for a mortgage, or to refinance the one you have.

The housing market's finally improving. With many houses for sale, and many for sale at rock-bottom prices, we can help make you comfortable in a new home—with a comfortable interest rate and term.

Come see us today for help getting a home of your own.



There's nothing like a credit union

If it offers savings and makes loans like a credit union, but its goal is to make a profit, then it's a bank. Set them side by side, and you'll find credit unions provide pretty much the same types of services as other institutions under the financial services umbrella.

So, why are loan rates lower and savings rates higher at the credit union? **Ownership.** Since credit unions are owned by their members (customers in bank terminology), surplus earnings (profits to a bank) are returned to members in the form of **better rates, fewer and lower fees, and great service.**

Credit unions began with a simple concept: Members pool their savings and lend to each other. Today, thousands of credit unions, which are democratically controlled financial cooperatives, serve millions of members worldwide. Credit union members confer a real financial benefit – to the tune of about \$7.3 billion a year; that's about \$154 a year (for 2009) per U.S. member household, according to Credit Union National Association.

Top priority – service to members

Credit union founders had a motto, describing why credit unions were started in the first place: '**not for profit, not for charity, but for service.**' From the beginning, credit unions sought to keep people economically independent, by helping them learn to save and borrow prudently.

Organized around a common bond, a credit union typically opens membership to those who work, live, worship, or attend school in a defined community. You'll find credit unions for military personnel or teachers, as well as ones sponsored by a church or covering everyone in a county. What they all have in common is that only members may vote in elections of volunteer directors. Bank directors, on the other hand, are paid and legally bound to make decisions in the best interest of their stockholders. Credit union board members are qualified, unpaid volunteers the members elect. They work for the membership's best interest, not for the interest of a few stockholders.

Savings automatically insured

Your savings accounts are backed up to \$250,000 by the National Credit Union Share Insurance Fund (NCUSIF). The coverage for individual retirement accounts is \$250,000, as well.

Follow the credit union lead

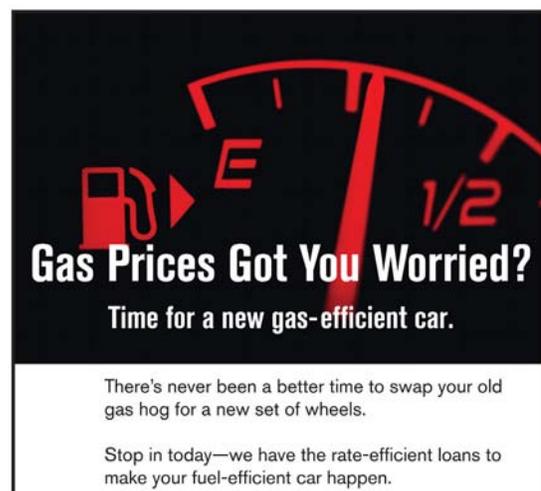
The credit union movement has pioneered or greatly improved key services such as:

Direct deposit and payroll deduction. These services provide a safe and convenient way for members to save regularly and repay loans. Other institutions may offer these services, but credit unions were the first to make them work.

Money management education. Credit unions have a tradition of member education. They offer seminars on topics such as buying a car or preparing for retirement, provide publications that promote ways to manage money and use credit wisely, and counsel members about ways to curb spending problems before they become serious.

Technology and remote access. Credit unions are leaders in providing remote access via the phone and the Internet. While eco-friendly, online access and e-statements also help protect members from fraud and identity theft.

As times change, so do credit unions. When new member needs surface, credit unions find ways to satisfy those needs. Credit unions remember their mission – to promote the economic well-being of all people.



Gas Prices Got You Worried?
Time for a new gas-efficient car.

There's never been a better time to swap your old gas hog for a new set of wheels.

Stop in today—we have the rate-efficient loans to make your fuel-efficient car happen.