

Fourth Quarter 2016

It pays to be a member

For the fourth year in a row, members have earned a triple dividend on all savings accounts. Which means, instead of the normal 0.3 percent, all savings accounts earned 0.9 percent for the quarter ending December 31. This equals about \$45,000 paid to members.

Additionally, a 3 percent loan interest rebate was returned to all members who had a consumer loan during 2016. This figure equates to about \$17,000 paid back to members.

Last, but not least, all checking accounts earned the reward rate for December, which means everyone got 2.15 percent dividend no matter if they met the qualifications or not. This reward paid more than \$3,000 to checking account holders.

“The credit union is enjoying a very positive year in all aspects: Member growth, loan and deposit growth, and net income,” says Stacy Montgomery, assistant credit union manager. “The board of directors feels it is important to share the tangible results of this growth with the members responsible for it.”

When you total all these rewards, during fourth quarter, the credit union paid members more than \$65,000.

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www.ksbcbscu.org

Important Dates:

- Jan. 17**
EMV debit cards begin arriving in mailboxes
- March 31**
Scholarship application deadline
- April 1-30**
National Credit Union Youth Month
- April 17**
Deadline for 2016 IRA contributions
- April 25**
63rd Annual Meeting

**Come See Us
Before You're in Trouble**



How much further will you go it alone
before you crash through thin ice?

We can help you get onto dry land with careful steps
that lift you out of your financial crisis.
Call today.

Attention high school seniors — scholarship applications available

The Kansas Blue Cross Blue Shield Credit Union is again offering a \$1,000 scholarship to a graduating high school senior who will be attending college in fall 2017. Applicants must be a son, daughter, or grandchild of a Kansas Blue Cross Blue Shield Credit Union member. This is a one-time only award and its intended use is for tuition, books, fees, room and board.

Applicants must demonstrate leadership and responsibility through school and community activities, be recommended by a teacher or counselor, and have a mid-term grade point average of 3.0 or higher.

Applications and supporting documents must be received no later than March 31. You can find the application on the credit union website or in the credit union lobby.



We're Here to Help You

Your credit union does more than offer you the best rates, manage your credit and debit cards, and send you statements every month. Stop by and find out about:

-  Debt-management tactics
-  Financial counseling and support
-  Alternative lending
-  Mobile banking
-  Credit union network

...and all the everyday things you want and need from your not-for-profit financial cooperative.

5 financial resolutions for 2017

Chances are your 2017 resolutions probably contain words like money, saving or budget... and you're not alone! After holiday spending, many are looking to improve their financial health.

Here are the top five financial resolutions for the New Year, and tips for how to successfully complete them.

- 1 Create a budget... and stick to it!**
Know exactly how much money comes in and goes out each month. While it sounds a bit basic, many people do not know how much they spend on a regular basis. Note your essential expenditures like bills and groceries, decide how much you want to save a month and then work out what's left over for the nonessentials and entertainment. The hardest part will be sticking to it!
- 2 Start or grow your emergency fund.**
Begin small. Set up a separate savings account and deposit \$25-50 each week or pay period. Your goal is to have at least six months of living expenses in this fund. You can keep adding to it, but avoid taking money out, unless an emergency occurs.
- 3 Prioritize debt.**
List out your debts—credit cards, loans, etc.—and organize them by annual interest rate. Pay down the higher rates first. You'll save in the long run.
- 4 Talk to a financial advisor.**
There are tons of ways to save money and make it grow. Ask your friends, family and even your workplace for recommendations.
- 5 Check in on your finances.**
With online banking, it's easy to monitor your finances. Set up a time each week to review your spending habits, account balances and upcoming bills.



Get big protection in a tiny chip

Introducing chip technology for Kansas Blue Cross Blue Shield Credit Union

Kansas Blue Cross Blue Shield Credit Union Visa Debit Cards will soon come with built-in chip technology. With this addition, the credit union will offer chip technology for credit and debit cards. These new cards are not only more secure – they're also easy to use.

Receive enhanced security.

When you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

Enjoy global acceptance.

More merchants are accepting chip transactions every day. Chip-activated terminals are coming to certain U.S. retailers this year – and more locations in the years to come. If a merchant cannot accept chip transactions, simply swipe your card to pay.

If a chip-activated terminal is available, follow these easy steps:

1. Insert the chip end of your card into the terminal with the chip facing up.
2. Keep your card in the terminal throughout the transaction and follow the prompts on screen.
3. Remove your card when prompted and take your receipt.



Thank you!

Thanks for voting Kansas Blue Cross Blue Shield Credit Union as Best of Topeka. We were proud to be named second runner-up for Best Credit Union in 2016.

Welcome to our newest staff member!

Please join us in welcoming Charlotte to the Credit Union family. She runs the drive-up window each day from noon to 5 p.m. She came to us from a local bank in early October. Be sure to welcome her the next time you stop by.

