

Credit Union



News-N-Review

A Message from the Manager

Cool weather is finally knocking at our door. Yes, indeed, it's one of my favorite times of the year. There are so many fun activities to enjoy while the need to mow is finally starting to slow down.

We recently implemented a system upgrade and now have information about your account quickly at our finger tips. This system also allows us to store pictures of our members. We would like to encourage you to visit us so we can scan your BCBSKS employee badge or driver's license picture in an effort to maintain the highest level of security for your account.

Several articles and notices about phishing have been shared with us over the past couple of years. Hopefully those reminders are helping you become aware of all the

unique methods individuals will use in an attempt to gain access to your account. Again, for your security, the Credit Union hired an outside firm to perform an external technology audit for us. They tried to find ways to breach our system. I am happy to share that all attempts were denied. We will continue to perform these checks in the future. The safety of your money and information is **VERY** important to us.

Lastly, National Credit Union Week is the week of October 14th. We plan to celebrate on Thursday, October 18th so stop by for a visit and enjoy some refreshments. Our next newsletter will not be until after the holidays. I hope they will be safe and happy for each one of you!

Lisa Berke, Manager



Editorial Staff:
Stacy Montgomery

LOBBY HOURS
9:00 a.m. – 4:00 p.m. M-Th
9:00 a.m. – 5:00 p.m. F
DRIVE-UP HOURS
7:15 a.m. – 5:00 p.m. daily



The lobby is open until 5:00 pm every Friday to serve

members better. Now you have a choice if you don't want to wait in the drive-up line.

UPCOMING HOLIDAY CLOSINGS

Thanksgiving
Thursday, November 22
Friday, November 23

Christmas
Monday, December 24
Tuesday, December 25

New Year's Day
Tuesday, January 1





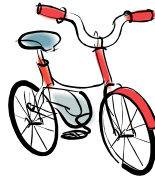
KID'S CORNER

Saving for Something Special?

Learning how to save money is important, whether you have a lot or a little. These tips will help you get started.

Start at the finish line

To begin, start at the end. It might sound silly, but knowing what you want at the end can help you plan. Are you saving for college? Maybe you want to buy a new bike. Whatever your goal, post a picture of it where you'll see it every day so you'll remember what you're saving for.



Are you spending more than you're saving?

The second step is to look at what you're spending and how much you're actually saving. This is where even most adults panic. But it's not hard--compare the numbers and ask yourself if you're spending too much money.

Make a plan

To save successfully, your expenses should not be greater than the total amount you want to save each week. Let's say you want to save \$400 for a guitar, your allowance is \$15 a week, but you spend \$10 every week on snack and video games. This means you're only saving \$5 a week. It will take you a long time--80 weeks--to save for that guitar. On the other hand, if you save \$10 a week, it only would take 40 weeks--half the amount of time--to save for the guitar.

Look for opportunities to save your money. You'll be surprised how quickly it adds up!

Kansas Blue Cross Blue Shield Credit Union has a youth savings program to help you save. Visit us today.

KEEP KIDS SAFE ONLINE

The Internet is a valuable resource for kids. But, there's also a dark side. Use these Web sites to learn about the risks kids face online and to find Internet-safe information.

- FBI Innocent Images National Initiative
www.fbi.gov/publications/innocent.htm
- FBI Parent's Guide to Internet Safety
www.fbi.gov/publications/pguide/pguidee.htm
- The Congressional Internet Caucus Advisory Committee
netcaucus.org/
- GetNetWise
getnetwise.org
- Cyber Tip Line
www.cybertipline.org
- Project Safe Childhood
missingkids.com/cybertip
- ikeepsafe.org
ikeepsafe.org/PRC/FamilyFun/03_myth.php



Kansas Blue Cross Blue Shield Credit Union is proud to participate with the Capital Chapter of Credit Unions and the Kansas State Treasurer, Lynn Jenkins, in co-sponsoring Money\$mart, a financial management camp for 6th, 7th, and 8th grade students. Money\$mart is designed to offer middle school students training in sound personal financial philosophies and practices in a fun environment that enhances leadership and teamwork skills. Students engage in specific workshops regarding topics such as Money and Choices, Budgeting, Saving and Goal-Setting, and Cash and Credit.

Thanks to a change in format this year, a one-day camp will be offered at Washburn University on Friday, October 12. At publication deadline, Kansas Blue Cross Blue Shield Credit Union members had signed up a total of 7 students to attend! Thanks to those parents for your interest and support of our financial literacy efforts.

Happy Credit Union Day 2007

We're celebrating a special day, and you're part of it. Join us October 18 to celebrate International Credit Union Day. International Credit Union Day celebrates the history, tradition, and spirit of the international credit union movement.

We want to take this opportunity to thank you for being an important part of Kansas Blue Cross Blue Shield Credit Union. It's members like you who help to make up this truly special organization.

Credit unions exist to provide a safe, convenient place for members like you to save money and to get loans at reasonable rates. Take full advantage of your credit union membership. Meet your borrowing and savings needs with our member friendly, low-priced services.

In honor of International Credit Union Day we will serve cookies, coffee, and hot chocolate in the lobby on Thursday, 10/18, from 9:00 am to 4:00 pm (or while supplies last). We also have some small gifts as tokens of our appreciation to our loyal members.

This International Credit Union Day, we are excited to be a part of your hopes and dreams. Thank you for being part of the credit union difference. Let us know how we're doing and what we can do to make your credit union membership even better.

FREE ATM ACCESS!

The Credit Union ATM Network CUSO, of which the Kansas Blue Cross Blue Shield Credit Union is a member, has deployed another ATM here in Topeka, bringing the total owned and operated by the CUSO to six. This ATM is located in the Seabrook Center parking lot, directly behind Spangles, at 2031 SW Gage Blvd. This brings the total number of non-surcharge credit union ATMs available to members in Topeka to 26 with many more statewide.



CONGRATULATIONS to our very own Tammy Lister (front-line MSR) and her husband, Nick, on the arrival of their daughter. Brenlee Michelle was born on Friday, September 21 and weighed in at 6 lbs, 1 oz. Many good wishes and prayers for this special little girl and her family!
-Credit Union Staff



10 WAYS TO REDUCE THE COST OF DRIVING

- Don't drive over the speed limit, and maintain a smooth, steady pace whenever possible.
- Don't idle—turn your car off to save gas.
- Combine short trips into a longer trip when possible—a warm engine uses less gas than a cold one does.
- Shop around for car insurance and re-evaluate every year or two to ensure you're getting the best rate.
- Buy regular gasoline unless your car manual states otherwise.
- Keep your car properly tuned—check your manual for a maintenance schedule and stick to it.
- Check tire pressure once a month to keep tires properly inflated.
- Use your air conditioner at highway speeds. Rolling down the windows causes drag and uses more mileage than the A/C.
- Carpool when possible, and avoid peak rush hour times.
- Check—and replace—air filters on a regular basis.

Credit Unions a Safe Harbor in Mortgage Mess

Consumers don't have to look very hard or very far these days to find negative news about many mortgage lenders and the loans that they've made in recent years. The media is full of stories about mortgage companies large and small that are struggling or even no longer in business due to fallout from the aggressive subprime lending market recently.

Many of these companies specialized in programs designed for borrowers that wouldn't have qualified for more traditional loans. Making matters worse, many of these loans included adjustable rates that essentially meant the borrower's monthly payments had nowhere to go but up. A lot of borrowers also took out 100% loan-to-value mortgages, assuming that rapid appreciation in values would allow them to sell or refinance before the interest rates adjusted on their loans. In many parts of the country, housing values not only haven't increased but may have decreased.



The bottom line is that this combination of factors has led to higher delinquency and defaults with these mortgage loans. This has spread with a ripple effect to include credit problems within the industry, including lenders who never participated in the subprime or nontraditional lending market.

The good news is credit unions are a "safe harbor" and have never really participated in these non-traditional lending markets. We have strong roots in our local communities, and develop our products and services, including mortgage loans, to make sure we're here to stay for the long haul. Credit Union lenders don't work on commission, so their one and only goal is granting loans to serve and satisfy members.

If you're in the market to purchase a new home or have found yourself with a need to refinance out of a non-traditional mortgage, give Andy at Credit Union Mortgage Services a call at 785-273-9333. We'll use the *credit union approach to mortgage lending* to develop a mortgage loan that is a good fit for you and your family.

Pay Your Bills Online--It's Easier and Safer

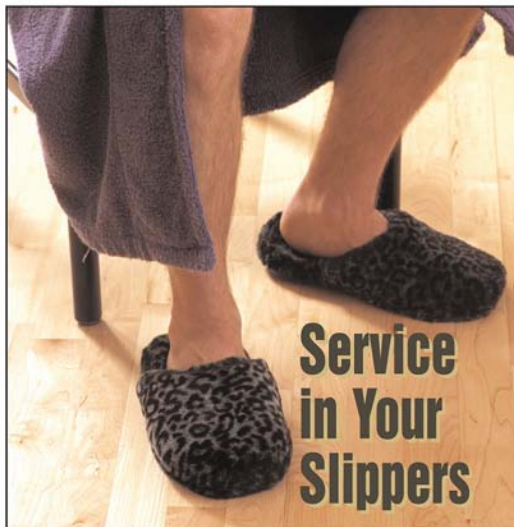
Why write checks and pay postage to mail your bills when, with the click of a button, you safely can pay online?

Online bill payment saves you the bother of hand writing checks and envelopes each month. You'll save on postage too, and online transactions via secure Web sites are much safer than mailing checks. Paper checks can be stolen--or your account information compromised--during the several points they're handled in the mail or during processing. With today's identity theft issues, that's a real concern.

Online bill pay is really easy to set up. Kansas Blue Cross Blue Shield Credit Union has a tab on the home page labeled 'BILLPAY.' Just click it then click on ENROLL on the BILLPAY screen. You can pay anyone -- utilities, mortgage, the florist, your lawn service, your brother Bill, absolutely anyone! All you need to have is the name and address.

At Kansas Blue Cross Blue Shield Credit Union, online bill payment is free for members to use on their checking account with the Credit Union. You just enter your service providers' information on the BILLPAY Web site, and then schedule bills to be paid automatically on certain days each month. Or you can go to the site and pay each bill whenever you wish. Either way, the amount transfers electronically from your checking account to the service providers. If the providers don't accept electronic payments, our BILLPAY vendor prints and sends paper checks on your behalf.

You should check your account balances and payment daily or at least several times a week, and make sure you use a computer with robust security. With those precautions, online bill payment is perfectly safe; plus, it's easier than you think.



You're ready for bed. All of a sudden you remember that you forgot to go to the credit union. Don't worry about it--just hop on your computer.

We offer 24-hour online banking. This means you can do most of the stuff you normally come to the credit union for from the comfort of your home.

Log on to our secure site; you might be surprised by the services we offer online. And for more information about how to get service in your slippers, contact the credit union.