

You're invited to help us celebrate!

Oct. 18, 2018 will mark the 70th anniversary of International Credit Union (ICU) Day.

This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes

and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own businesses to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, more than 235 million people are served by credit unions in 109 countries and 6 continents.

Join us Oct. 18 as we celebrate ICU Day. Our celebration will include fresh popcorn, 2019 calendars and other giveaways for members who stop by the main lobby between 10 a.m. and 4 p.m. Hope to see you there!



Third Quarter 2018

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www.ksbcbscu.org

Important Dates:

Oct. 18

International Credit Union Day

Nov. 22-23

Closed for Thanksgiving Holiday

Dec. 24-25

Closed for Christmas Holiday

Jan. 1

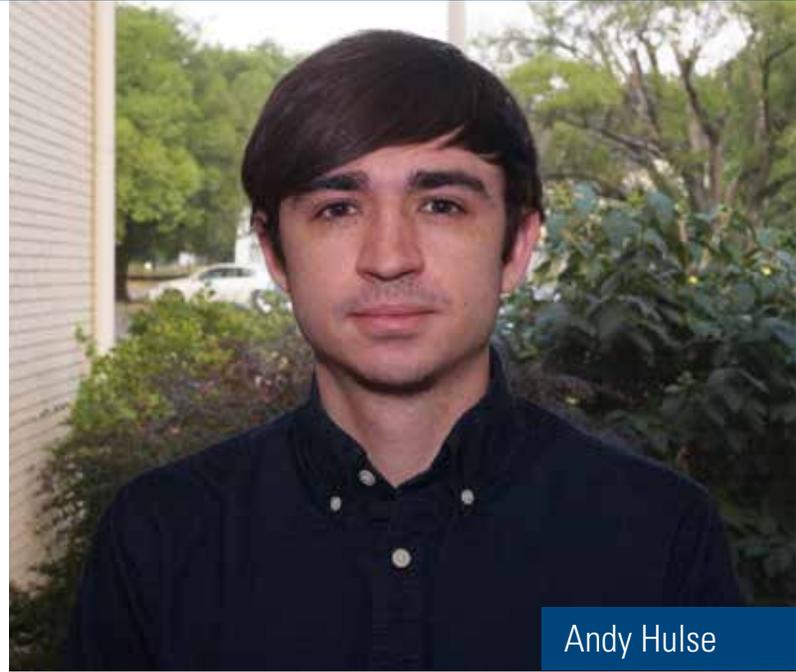
Closed for New Year's Day



July: A month of milestones

We had many reasons to celebrate in July. Not only was it our 65th birthday, but we surpassed \$200 million in dollars loaned to members since our charter was granted back in July 1953! What a huge accomplishment! It would not have been possible without our dedicated staff throughout the years, working so hard to help members improve their lives.

Also worth celebrating is the hiring of Andy Hulse, our newest member service representative. Andy joined our credit union July 16 and comes to us from another local financial institution. We are so glad to have him on the team! Next time you visit, be sure to say hello to Andy!



Andy Hulse

Milestone

...we surpassed **\$200 million** in dollars loaned to members since our charter was granted back in July 1953!

Remember: The professionals at Kansas Blue Cross Blue Shield Credit Union are ready to help with all your savings needs.

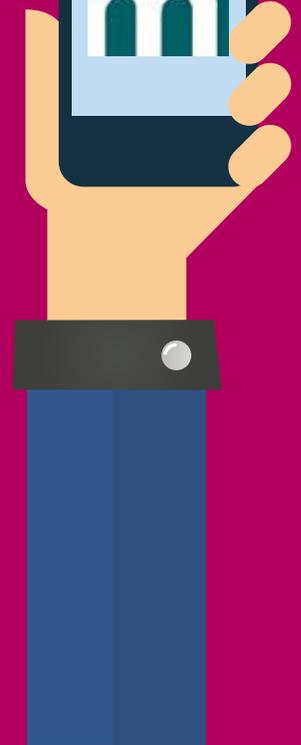
Call us at **785-291-8774**

to set up short-term and long-term savings vehicles that fit your needs.



Coming soon!

Two new services on the horizon will give members more control over their plastic payment cards. Payment cards offer both convenience and risk. Staff is currently working with vendor partners to offer new mobile apps in the coming months, CardValet and MyMobile Money. These apps manage the risk by allowing you to define when, where and how your cards can be used.



Stay tuned for further updates!

Four signs you need to clean up your finances

It's easy to see when your house needs cleaning: clothes are on the floor; dirty dishes are stacked in the sink. But it may be a little harder to know when to "tidy up" your finances.

Here are a few signs:

1 You're living paycheck to paycheck

If you barely make ends meet at the end of the month, it's time to buy yourself some wiggle room for unexpected events. Start by cutting back on at least one major expense and putting that money into an emergency fund. The goal of an emergency fund is to be able to cover a three-month period of unemployment at a minimum. Consider downsizing to a smaller home or apartment, going from a two-car household to one, or commuting by bus or bike. Getting a side gig is another way to boost your emergency fund.

2 You're not saving for retirement

According to Northwestern Mutual's 2018 study, 21% of Americans have not saved for their retirement. If you're one of those people, it's time to start. Your goal should be to save 15% or more of your monthly income for your retirement. If you're not used to saving, going from 0 to 15% might be hard. So, start small and simply set aside \$50 each month. Increase that amount when you get a raise or get a better handle on your expenses.



3 You're carrying credit card debt

There is good debt—mortgages for homes and loans for education—but there is also bad debt. Credit card debt is the worst kind of debt you can have, and the longer you carry it, the more money you end up losing in interest. If you're up to your chin in credit card debt, maybe it's time to create a budget and move to a cash-only system until your debt is under control.



4 You don't have a budget in place.

Do you follow a budget? Many Americans don't, even though it's probably the most effective way to manage money. Without a budget in place, you'll have a hard time seeing where your money is going, where you're overspending, and where you can make changes.

If any of these signs apply to you, it's time to clean up and learn how to manage your money. You'll be thankful in the long run. The Credit Union's partnership with GreenPath Financial Wellness offers resources to help you. From financial education articles to credit report reviews to personal one-on-one financial counseling and budgeting assistance, GreenPath has professionally trained staff ready and available to help, not only during business hours but evenings and Saturday. Call them at 800-550-1961 or chat online at their website, www.greenpath.com.

The best time to buy your favorite products

Stores and manufacturers like to offer deep discounts on certain popular products at specific times of the year. If you love a good sale (and who doesn't?), time your purchases so you can take full advantage of these traditions. The following list shows the best month to find the best prices on popular items.

	January	Sales revolve around New Year's resolutions about getting in shape, or people looking for items to keep their home's interior cozy during the cold winter. Fitness products, TVs, electronics, bedding and linens.
	February	Comfy interiors, and items to deal with ice and snow continue to be high priorities on everyone's To-Do list. Mattresses, humidifiers, interior paint, snow blowers, winter apparel and sporting equipment.
	March	Many are planning kitchen renovations. It's also time to introduce new models for digital cameras. Countertops, space heaters and digital cameras.
	April	Spring cleaning is on everyone's mind, for the interiors and exteriors of their homes. Vacuum cleaners, lawn mowers, tractors and air purifiers.
	May	Time to begin sprucing up the exterior of homes and after a hard-day's work, enjoy a good barbeque! Roofing, siding, decking materials and gas grills.
	June	Summer begins, and many people work on the exterior of their homes. Pressure washers, cordless drills, string trimmers and smartwatches.
	July	Hot and humid, so you'll find appliances to keep yourself dry, cool and clean. Dehumidifiers, laundry machines, dish washers and refrigerators.
	August	It's back-to-school season, so you'll find the best prices for school supplies. Laptops, headphones and printers.
	September	You'll find items to help to clean up your house, inside and out. Leaf blowers, washers and dryers.
	October	Time to check or replace smoke detectors and get ready for winter. Smoke detectors, snow blowers and interior paint.
	November	The biggest discounts are offered, starting with Veteran's Day and ending with Cyber Monday. Blenders, coffee makers, fitness trackers, TVs and refrigerators.
	December	The biggest gift-giving season heralds multiple sales on nearly everything through the entire month. It's also when car dealerships try to meet their end-of-year sales quotas. Headphones, wireless speakers, fitness trackers, cordless drills, smartwatches and automobiles.