

Our annual meeting. A meeting with a difference.

First Quarter 2019

When was the last time you attended the Kansas Blue Cross Blue Shield Credit Union's annual meeting? If your answer is "never" or "I can't remember," read on. Kansas Blue Cross Blue Shield Credit Union invites **every** member to attend our — your — annual meeting. Why? Because all members are equal owners of the credit union, whether their deposits amount to \$50 or \$500,000.

For nearly a century, the credit union annual meeting has been an essential part of the credit union movement's democratic structure. Indeed, you'd have to be a stockholder or large commercial customer to attend such a meeting at a bank or other type of financial institution.

Our annual meeting is democracy in action. It's an occasion for management and elected officials to report to you, our owners. And, it's an opportunity for you to raise concerns and ask questions.

Here, you'll learn more about the credit union's financial position, products and services, current business issues, and future goals. You'll be able to meet face-to-face the people—professionals and volunteers—who run your credit union.

There's no better time to evaluate the financial condition of your credit union and learn more about how you and fellow members save and borrow together.

Questions to consider:

- **How is the credit union different from other financial institutions?**
- **Is the credit union launching new products or services?**
- **Is the organization facing special challenges?**

Find out at the annual meeting.

When members actively participate and share ideas, the entire credit union benefits. Without member input, credit union leaders could only guess what owners like you want from their financial institution.

And when you attend the Kansas Blue Cross Blue Shield Credit Union annual meeting, chances are you'll leave with a better understanding of its purpose and goals, and be better prepared to face today's many financial challenges. ■

First Quarter 2019

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www.ksbcbscu.org

Important Dates:

April 1-30

National Credit Union Month

April 15

Deadline for 2018 IRA contributions

April 23

65th Annual Meeting

May 27

Closed for Memorial Day

July 4

Closed for Independence Day

ANNUAL MEETING 2019

Date: April 23, 2019

Place: Blue's Café, dining room

Time: 5 p.m.

Parking available in the lot between

Doors open at 4:30 p.m.

11th and 12th off Polk Street.

Refreshments, information and door prizes!

Make your errand list shorter.
Deposit your checks from anywhere
using your smartphone.



Be aware of these discontinued shared branches

We have been notified by Envista Credit Union that they are discontinuing shared branch services at their Topeka and Hutchinson branches, effective May 28, 2019. The remaining shared branch option for Topeka members is the Communication Federal Credit Union location (scheduled to open mid-April) on Wanamaker Rd., south of 10th St.

This change does not affect the surcharge free ATMs at Envista locations.

Help your kids see the future

A 2017 national survey found almost 60 percent of Americans have less than \$1,000 in savings, and almost 40 percent had none.

So, if it's hard for adults, how do you teach your children to save? By turning it into a habit. Studies show that habits formed when you are young tend to stick. It's why you still brush your teeth every day – we hope!

Research shows when you picture yourself in the future achieving a goal, like buying a car or going to college, saving for it becomes easier. Start small. Help them save for a toy they want. Then sign them up for a youth savings account where they save for far-off goals.

As your credit union, we want to help you teach your children good financial habits. Together we can help them reach their goals for a bright future.

During National Credit Union Youth Month, youth who make making a savings deposit will enjoy fun games, win prizes, and be eligible for a special prize drawing. Two winners will be chosen randomly for a \$50 deposit to their savings account.



**LOCK,
UNLOCK,
REPEAT.**

With the CardValet® app, you can save time and rest easy by controlling the cards in your wallet with the phone in your pocket.

- Instantly lock (and unlock) your cards if they go missing.
- Set and remove spending limits.
- Get purchase alerts in real time.
- Limit transactions to a certain area using your phone's GPS.

CardValet®

The RAIN method for buying a car

The average cost of a new vehicle today is around \$35,000. Whether you're looking for a brand-new car or a reliable used ride, you want to get the most for your money. The process can be made easier by following the RAIN method.

First, meet with a member of the lending staff at Kansas Blue Cross Blue Shield Credit Union to secure your financing. Then begin the RAIN process.

✓ Research

Check out Consumer Reports, Kelley Blue Book, and other sources to make sure the vehicle you want is reliable and right for you. Use the buyer's guide to find the wholesale price – the price the dealership paid minus any rebates, hold-backs or incentives. That is the price you'll use to negotiate.

✓ Ask

Ask the dealership for information about the average cost of upkeep. This information is critical as you examine the overall costs of the purchase. Insurance is another big cost. Contact your insurance company to find out the rates you can expect with the vehicle you are considering.



✓ Investigate or inspect

If you're thinking of buying a new car, tell the salesperson at the dealership that on this trip you will only be test driving and are not ready to make a deal. This is your opportunity to get a feel for the car. Will it meet your needs? How does it handle? Will you be happy with it for years to come?

If you're buying a used vehicle, the inspection process is very important. Check out the exterior and interior. Take it for a test drive and see how it handles, how it accelerates and brakes. If everything looks good, take it to a certified mechanic for a full diagnostic check. It may cost you \$100, but not only will you get a detailed report of the condition, it will most likely provide you with a list of problem areas and the cost to fix them. This will be helpful for your last step.

✓ Negotiate

Many people find the negotiation process is intimidating, but it's important if you want to get a good deal. Pick out two to three dealerships to visit. Tell the salesperson that you're checking out other dealerships and the one that offers the best deal will be getting your business. Ask them "What's the lowest price you can offer on this vehicle?" Take that number and visit your other dealerships. See which offer comes in the best. If you still aren't happy with the offers, tell them what you think is fair based on the research you have done. If they say no, move on. Purchasing a vehicle is probably going to be the second largest expenditure in your life. Being prepared is key to getting the best deal.

Spring-Cleaning Tips



Finances

- 1. Tune-up finances.** Create a budget, review and correct your credit report, add a little more to your retirement contributions, and tweak your investments.
- 2. Review important records and clean out files.** Keep copies of tax returns, supporting tax documents, and receipts for as long as you can be audited (six years).
- 3. Switch to a credit union.** They offer better rates and lower fees than banks.



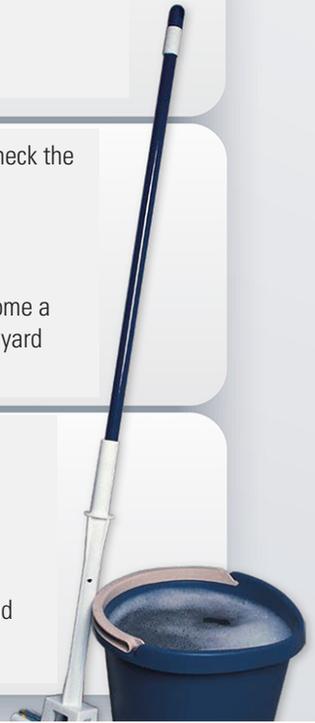
Home

- 1. Outdoor projects.** Shake off the winter blues and refresh the look of your home. Check the following items, and clean up, repaint, or replace as needed.
House: Windows, gutters, siding, garage **Deck:** Flooring, furniture, grills, lighting
Garden/lawn: Litter, rake, fertilize, mulch
- 2. Indoor projects:** Time to open the windows and let in some fresh air. Make your home a clean and efficient space. Don't be afraid to get rid of things. You could even have a yard sale to make a quick buck.



Health

- 1. Reorganize your pantry.** Throw out any food that prevents you from reaching your health goals. Replace them with fresh fruits and vegetables.
- 2. Get outside.** Find a fun activity or hobby outside, whether it be hiking or gardening.
- 3. Get a check-up.** Instead of waiting until you're sick to see a doctor, be proactive and make appointments with your primary care physician, dentist, etc.

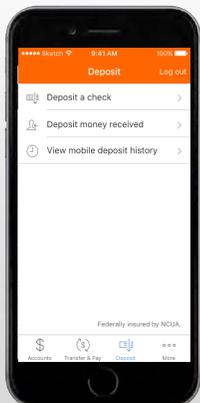


MOBILE DEPOSIT CHEAT SHEET

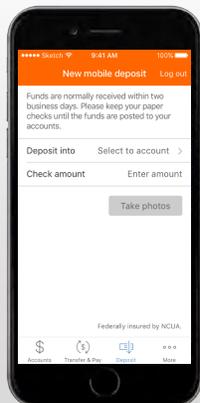
Making a deposit with our mobile banking app is quick, convenient and secure

GETTING STARTED WITH MOBILE DEPOSIT

After logging in, tap the "Deposit" tab in the menu bar at the bottom of the screen. From here, you can deposit paper checks with just a few taps.



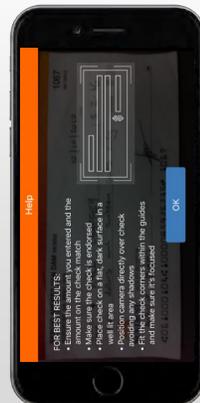
To deposit a check, begin by endorsing the back of the check. Then, select "Deposit a check" from the deposit screen. Choose the account to make the deposit and enter the amount. Next, tap "Take photos" to proceed.



Take a photo of the front and back of your check following the instructions.



If you need assistance taking your photos, tap "Help" on top right-hand side of the screen. This button will prompt you with instructions on how to get the best results when taking images of the front and back of the check.



After taking the photos, tap the "Make deposit" button to complete the process. This will confirm the amount and the account to make the deposit in. You can check the status of your deposit at any time.

