

2021 annual meeting moves online

Due to continuing concerns about large gatherings and the extended soft close of Blue Cross and Blue Shield of Kansas facilities, the board of directors made the decision to cancel the in-person annual meeting. Although we will miss the opportunity to see friends, old and new, we believe this is the best choice to protect the health of members and staff.

To review the annual report usually shared in booklet form at the meeting, please visit the credit union website at www.ksbcbscu.org. Don't worry, you won't miss the reports given by the board, committees or management team. Those are also available online.

Voting for open board and committee positions will be conducted using an online ballot or the paper ballot enclosed with your June 30 account statement. All submitted ballots will be entered into a drawing with an opportunity to win one of five \$100 Visa® gift cards.

Any questions about the materials can be directed to the credit union staff by phone at [785-291-8774](tel:785-291-8774) or email mbrsvc@ksbcbscu.org. We are looking forward to a traditional, in-person meeting in spring 2022.

Get new wheels for less

At the Kansas Blue Cross Blue Shield Credit Union, we know how hot it gets during the summer. That's why we've decided to cool you off with our shockingly low car loan rates! Now through July 31 you can purchase a 2017 or newer car for as low as 1.99% APR! Or you can purchase a 2016 or older vehicle for as low as 3.25%.

This special offer also applies to refinancing a loan from another financial institution.

Get started with a preapproval today!

All rates are subject to credit approval and are subject to change without notice. Your rate will be determined by your credit background, specific loan terms and collateral.



Important dates

July 5 – Closed for Independence Day

July 20 – Annual meeting voting deadline

Sept. 6 – Closed for Labor Day

Promoting the financial health of our youngest members

Providing financial education embodies the movement's 'people-helping-people' philosophy. The theme for this year's youth month is "Be a Credit Union Saver and Your Savings Will Never Go Extinct." Together, we're encouraging our youngest members to open their own savings account (with a parent or guardian's help), begin a habit of putting money into that account regularly, and learn how compound interest helps their account to grow. Youth making a savings deposit during July will receive a small gift and be entered into a drawing for a cash prize.

Help kids get money-savvy

One of the most important life skills you can teach your children is how to manage their own money. The sooner children begin financial education, the greater the likelihood they'll avoid the mistakes many adults make today. If parents help their children save and manage allowance and gift money wisely, these young consumers will be better prepared to navigate the increasingly complex financial world as they grow older.

Connect with us

What's better than a newsletter, website alert or email? Quick text updates from your favorite credit union pals.

Stay in the know about special offers, promotions, events, closings and more!

Send **TEXTMYCU** to 74994 to begin receiving text alerts.

We promise not to bug you too much. When you opt-in to receive text messages from us, we'll only send relevant and valuable information to you. After you opt-in, if you'd like to stop receiving these text message updates, text/reply **STOP** and we will remove you from any further communications.

By texting TEXTMYCU to 74994, you are opting into Kansas Blue Cross Blue Shield Credit Union informational and marketing lists. See our Terms of Service (<https://www.ksbcbscu.org/Documents/Twillio-Terms-of-Service.pdf>) and Privacy Policy (<https://www.ksbcbscu.org/Documents/Short-Code-Privacy-Policy.pdf>) for more information.



Educating your kids about money matters isn't as hard as you might think. Here are some simple ways to start teaching your kids the value of money:

- Open a savings account in your child's name. Kids as young as five years old can begin to understand the idea of saving. It doesn't matter how much money is deposited—what matters is creating a regular savings habit. Take your kids to the credit union with you and let them take an active role in saving. They'll understand more than you think.
- Set goals with your kids. Having a reason to save makes kids want to save. Their goals don't have to be huge—for many kids, watching their money grow is a reward in itself.
- Consider your child's age and find appropriate ways to communicate. While it's important to start early, make sure activities or discussions are age appropriate. Younger children learn through books, online activities and simple saving, while older children can create budgets and manage allowances.
- Include older children in family financial planning meetings. Some parents feel uncomfortable talking about their budget or other money matters with their kids but letting them witness your habits before they are forced to make their own decisions gives kids a solid financial foundation.
- Show kids your money values through your actions. Forget "Do as I say, not as I do." Kids watch their parents and mimic their habits. If your money management habits are less than perfect, use this as an opportunity to educate yourself about financial matters, and then share what you learn with your kids.