

It pays to be a member

For the 11th consecutive year, members earned bonus dividends on all savings accounts, receiving 0.9% instead of the usual 0.3% APR for the quarter ending Dec. 31, totaling over \$54,000 paid to members. In addition, all checking accounts earned the December reward rate, providing account holders with 2.15% dividends, regardless of whether they met the qualifications or not, resulting in over \$10,570 to checking account holders.

Additionally, a 3% loan interest rebate was returned to all members who had a consumer loan during 2023. This rebate equates to about \$25,980 paid back to borrowing members. These rewards are linked to the Credit Union's 2023 success, thanks to loyal members, loan growth and better-than-expected net income. The Board of Directors is committed to returning a portion of these earnings to the members. In total, the Credit Union paid members over \$90,000 in the fourth quarter.



Important dates

Jan. 1 – Closed for New Year's Day

Jan. 15 – Closed for Martin Luther King, Jr. Day

Feb. 19 – Closed for Presidents' Day





Our newest team member!

Please welcome Madison Vice to the team.

She is our newest member services representative, who joined in October. She is eager to assist members at our drive-up window.

Say hello on your next visit!

Visa Everyday Spend Card

The Visa Everyday Spend Card offers the convenience of a prepaid debit card for your day-to-day expenses without the need for a checking account. You can obtain these prepaid debit cards at the Credit Union for \$5. Additionally, they can be reloaded for a fee of \$0.50, with reload amounts ranging from \$10 to \$5,000 per day. A monthly service fee of \$1.50 is applied.

You can easily manage your cards using the free CUMONEY mobile app. With it, you can set controls for your cards, check your transaction history and even add funds to your cards.

KEEP GROWING EVERY DAY
Achieve Your Goals with the CUMONEY Visa® Everyday Spend Reloadable Prepaid Card.

Flexibility in Loading Funds
EMV Chip Protection
Financial Management Tool
Website and Mobile App

Ask us today!

VISA Checkout

Discover CUDL: Your partner in simplifying auto loans

CUDL is our trusted partner for indirect lending with local dealerships. They make it easy for you to get a loan at your credit union without the hassle of back-and-forth trips. You'll still enjoy our best rates and excellent service. Qualifying rate discounts are applied by your loan officer after your dealership purchase. Get preapproved using the AutoSmart link under our *consumer loan* tab on our website, www.ksbcbscu.org.

