

KUE FCU Bulletin

1st Quarter 2023

Ask for **KASASA**

A Kasasa Checking Account is a completely free checking account that pays you in the ways that matter most to you! There are no monthly service fees or penalties, and you can choose the reward that works for you: a high interest rate OR cash back! PLUS up to \$20 in out-of-network ATM fees are refunded each month! With a Kasasa Checking Account you are rewarded for using your debit card as you typically would!

Now through June 30, 2023- Open a Kasasa Checking Account and you will receive a \$10 Visa Gift Card mailed to your home after account opening. PLUS you will be entered to win \$100*!

*No purchase necessary. Winner chosen at random. Account must be in good standing to win.



KUE Kids Club and Youth Accounts

It's never too early to start teaching the child(ren) in your life the value of using money wisely. Give the gift of savings with a Kids Club (0-12) or Youth Account (13-17) to a child in your life! Together we can help teach practical money skills that will last a lifetime. Contact us today to learn more!

For a Limited Time:

When you open a Kids Club or Youth Account, a \$10 Visa Gift Card will be mailed to the child after account opening!

What can your home do for you?



Starting a new home project? Ready to consolidate high interest credit card debt? Maybe you are planning a family vacation? With a Home Equity Line of Credit (HELOC) or a Fixed Equity Loan (2nd Mortgage) from KUE Federal Credit Union, you can make your home work for you!

Now through June 30, 2023, get a HELOC with an introductory APR* of 3% for the first year or a 10 year 2nd Mortgage at a fixed rate of 5% APR! Have questions? Give our Senior Loan Officer, Mackenzie, a call at 859-367-1230.**

HELOC Special: *APR = Annual Percentage Rate. Introductory rate of 3.00% APR is subject to change without notice. Rates effective 04/01/2023 through 06/30/2023. Introductory APR is available for all new lines of credit for a 12-month period of time from the date of the line of credit account opening. Minimum \$10,000 line amount for promotional rate. Refinancing of existing KUE FCU equity loans and lines of credit are excluded from introductory APR. The introductory APR will automatically terminate at the end of the 12-month introductory period and revert to the market rate at that time. No notice to borrower required. Upon expiration of the introductory rate, the advertised regular rate applies to credit-worthy borrowers with property values equal to 80% loan to value (LTV). Your APR may vary. All balances will accrue interest at the variable APR in effect for your account based on LTV and credit worthiness. Rates may vary based on creditworthiness and loan-to-value (excludes rental properties). Primary residence only. Property insurance is required. Loans available for residences in Kentucky and surrounding states. Membership eligibility required. Credit Union is federally insured by the National Credit Union Administration and is an equal housing lender.

2nd Mortgage Special: **APR = Annual Percentage Rate at 5.00% loan for a 10-year term. Rates effective 04/01/2023 through 06/30/2023. Minimum loan amount of \$25,000 required. \$25,000 in new money required when refinancing an existing KUE FCU Home Equity Loan. Interest rates are based on creditworthiness and your home's loan-to-value. Primary residence only. Property insurance is required. Loans available for residences in Kentucky and surrounding states. Membership eligibility required. Credit Union is federally insured by the National Credit Union Administration and is an equal housing lender.





Holiday Closings

Memorial Day - Monday, May 29

Independence Day - Tuesday, July 4

Member Testimonial

Have you had a positive experience with KUE that you want to share? We want to hear from you!! Send us an email at information@kuefcu.com! You may be featured in an upcoming newsletter or social media post!



Meet the Board of Directors

On February 18, KUE held its 2023 Annual Meeting both in person and virtually! We were thrilled so many of you were able to join us! If you were unable to attend, we want to introduce you to our Board of Directors. They work tirelessly behind the scenes to help KUE help our members! If you see any of these folks, make sure to tell them "thank you!"

Chairman of the Board- **Chris Disponette**

Vice Chair- **Robby Trimble**

Treasurer- **Vince Willoughby**

Secretary- **Hank List**

Director At-Large- **Kalen Bruce**

Director At-Large- **Kim Gentry**

Director At-Large- **Tom Masters**

Director At-Large- **Ricky Moore**

Director At-Large- **David Valkovci**

Supervisory Committee

KUEFCU Supervisory Committee has an opening for our members*. Our Supervisory Committee is responsible for a number of oversight tasks. Joining the Supervisory Committee is a great opportunity for you to learn how the credit union operates and serves our members! Please join us and help serve our members. Please don't hesitate to contact Yan Xia (Supervisory Committee Chair) at Yan.Xia@lge-ku.com or our office at 859-367-1230 for more information.

*Must be 18 years old or older and have an account in good standing to be considered for this position. This is NOT a paid position. All Supervisory and Board positions are volunteer positions ONLY.



SAVE MONEY. ACE TAX SEASON.

Enjoy the perks of being a member.



SCAN QR CODE TO GET DISCOUNTS or visit taxservices.lovemycreditunion.org

Follow Us on Social Media



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- [KUEFCU](https://www.instagram.com/KUEFCU)



- [KUEFCU](https://twitter.com/KUEFCU)

Did you know KUE is on social media? Not only is it the best way to stay up-to-date on all things KUE, we also share financial success tips and have contests! Join in the fun today!

Be On the Lookout!

SCAM
ALERT



Smishing is a type of phishing fraud that happens via text. In this type of scam, fraudsters use texts to impersonate a trusted merchant or bank in order to steal the victim's information.

These scams can be convincing! Smishing texts often use scare tactics like, "Your account has been compromised, click this link to recover your account.", "You have a package that is being held, click this link to track this package.", "Your account is on hold. We're having some trouble with your current billing information. Recover your account immediately click the link below." These texts include malicious links that are used to steal your personal information like your Social Security number, account usernames and passwords, bank account information and/or credit card numbers.

Here are some tips to not fall victim to a smishing scam:

- Think before you click.
 - Scammers play on your emotions and pressure you to act quickly by creating urgency or by threatening you with consequences if you don't act.
- Do not respond to communication from unfamiliar senders.
- NEVER click any links.
- Contact the merchant directly.
- If you receive a suspicious text from a merchant, contact the merchant directly by going to their website to access their phone number or email address. NEVER contact them through the number or website included in the text.

If you believe you have been financially scammed, immediately call us, your other financial institutions, your credit card company and the police!