

KUE FCU Bulletin

2nd Quarter 2024

You find the home, we have the loan!

'Tis the season to finally buy that new home you've always wanted! We want to help. We have the loan, you just have to find the home!

Now through June 30, 2024, approved mortgage loans will receive a rate as low as 6% APR* AND a \$250 Lowe's gift card at closing!

We are here to help. Call us today to speak with a loan officer regarding your current mortgage financing or the purchase of a new home. Let us go to work for you, you'll be glad you did!



*APR = Annual Percentage Rate. Rate as low as 6.00% APR for loans 80% LTV for a term of 30 years. Other rates and terms available. Loan must be closed by July 31, 2024 to receive \$250 Lowe's gift card. Offer available April 1, 2024 - June 30, 2024 and is subject to change or end at any time without notice. Mortgaged property must be located in the state of Kentucky, or neighboring state. Standard underwriting guidelines apply, loan subject to approval. Property and/or flood insurance is required. Loans currently financed with the credit union are not eligible for promotion. Membership eligibility is required. Credit union is federally insured by the National Credit Union Administration. Equal Housing Lender. NMLS#502578.



Building Closing

As you have likely heard, the KU building at One Quality Street is closing on June 14, 2024. Many of you have asked us if we will still be here even with the building closing and the answer is **YES!** Even though the payment office is closing, the building will still be open for our members! As always, you have 24/7 access to your account and money through the KUE app available for all smartphones. Need more assistance? We are also available by phone at 859-367-1230, by text at 859-608-0777, and by email at information@kuefcu.com

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 Bob Brown (Acting Supervisory Committee Chair) at rbrown@pplweb.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.

Meet the KUE Board of Directors!

On February 10, KUE held its 2024 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**

Coming Soon – MessagePay

Out of town? Chronic procrastinator? Simply forgot about your loan payment? With MessagePay you can get a text reminding you about your upcoming loan payment due date(s) and a link for you to make a payment straight from your phone! MessagePay, launching in mid-third quarter, is a quick, easy, AND secure way to make a payment on your KUE loan from any external (non-KUE) account. Keep an eye on your email and our website for more information about Message Pay and its launch!

Be on the Lookout – Identity Theft

Identity theft happens when someone steals and uses your personally identifiable information (PII) to commit fraud or other illegal activities. PII includes personal data like your name, address, passwords, social security number, bank account information, and credit card information.

How do scammers get your PII?

- Data breaches
- Phishing emails, texts, or calls
- Malware
- Hacking
- Shoulder surfing
- Physical theft

If you think you are a victim of identity theft, contact:

- FTC at identitytheft.gov or 1-877-4338
- The three major credit reporting agencies
- Local law enforcement
- Financial institutions and the fraud departments at credit card companies

Warning signs of identity theft

- Unfamiliar charges on bank statements
- Fraud alerts from financial institutions or credit reporting agencies
- Unfamiliar inquiries on your credit report (check your credit report at annualcreditreport.com for free)
- Sudden drop in credit score
- Wallet is stolen
- Mail goes missing
- Receive unprompted login verification emails
- Alerted to potential data breach
- Collection notes or calls on unknown debt
- Told you filed more than one tax return



Follow Us on Social Media

 - [kuefederalcreditunion](https://www.facebook.com/kuefederalcreditunion)

 - [KUEFCU](https://www.instagram.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!

Hours

Monday - Friday
8:30 AM - 4:30 PM

Website

www.kuefcu.com

Address

1 Quality Street
Lexington, KY 40507

Email

information@kuefcu.com

Call Us

859-367-1230

Text Us

859-608-0777

Your savings are federally insured up to \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.



Holiday Closings

Memorial Day- Monday, May 27, 2024

Independence Day- Thursday, July 4, 2024



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

