

InTouch



Fall 2025 | A quarterly publication of Keesler Federal Credit Union

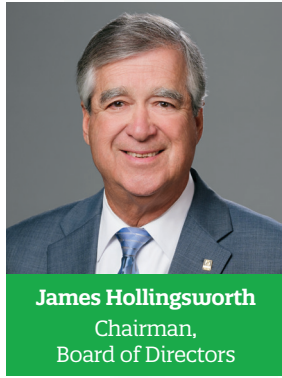
Bright Futures Recap Scholarship Winners



FROM YOUR

Board Chair

Autumn is here, and our calendars are jam-packed with activities. Between school, football, trick-or-treat, and pumpkin patches, the dizzying countdown to Thanksgiving and Christmas has begun. But remember, when life speeds up, you can count on Keesler Federal to deliver products and services that save you time and money. From fast and easy online loan applications to on-the-go mobile banking and some of the best deposit rates available in the market, we're here to help simplify—and improve—the way you live.



This is why I am pleased to announce the arrival of Priority Pay, our newest member benefit! With Priority Pay, members who have a direct deposit on file will automatically be able to access their funds up to two days earlier, and there is no charge for this service. How convenient is that? You'll find complete details about Priority Pay in this issue of InTouch. And, there's more great news... Our Mastercard Platinum debit cards are being upgraded with contactless, tap-to-pay functionality. This provides an additional layer of security against fraud and makes it faster to pay at the point of sale. New cards with this feature are being rolled out now as existing cards near their expiration dates, so please watch your mail.

As you are aware, supporting education has long been a top priority for Keesler Federal. In this issue, we celebrate the winners of our annual Lisa J. Stubbs Memorial Scholarship Essay Contest and recap this year's Bright Futures school supplies distribution. The Bright Futures community initiative began seven years ago and has now expanded to 27 school districts throughout our service areas in Mississippi and Louisiana. I had the pleasure of visiting some schools this year and was touched by the response from children, educators, and parents. I know you are as proud as I am of the impact we are having in our communities!

Thank you for choosing Keesler Federal, and warmest wishes for an abundant and fulfilling fall.

Yours in service,

A handwritten signature in black ink, appearing to read "James Hollingsworth".

James Hollingsworth

Tis the Season to Be Vigilant



The holiday season is a favorite time for family, giving, and shopping; and unfortunately, for fraud. The FBI warns that “non-delivery” and “non-payment” scams cost consumers hundreds of millions of dollars each year, often tied to fake online deals that look too good to be true.

Common red flags include requests to pay with gift cards or wire transfers, fake shipping notifications, and charity solicitations that pressure you to act quickly. No legitimate business or nonprofit will demand payment in those ways.

Protecting yourself is easier than you might think. Use credit cards for online purchases, since they offer stronger protections than other methods. Enable two-factor authentication on your accounts wherever available. Take a pause if you receive an urgent message, and verify the request through trusted contact information. If you suspect your information may have been exposed, consider placing a fraud alert or freezing your credit.

This season, stay alert and protect your peace of mind. If you have questions or notice suspicious activity on your account, contact us right away. We are here to help. **You can visit [kfcu.org/resources/fraud-security](https://www.kfcu.org/resources/fraud-security) to learn more about how to spot scams and report suspicious activity.**

Introducing Priority Pay

Life doesn't always wait for payday, so why should you? With Priority Pay, Keesler Federal's newest member service, you can now enjoy all the freedom and flexibility that getting paid early offers!

If cash flow is tight and bills are due, accessing your direct deposit earlier can provide some welcome breathing room. Not only can you make payments sooner, but it can also stave off potential late fees or overdrafts. Also, receiving your funds early means you can start earning interest on that money sooner. What's not to love—right?

Here's how Priority Pay works:

- Effective immediately, members with eligible direct deposits (payroll, pension, government benefits, etc.) will automatically receive their funds up to two days before their scheduled payday.
- Exact timing of the deposit will depend on when the ACH order is received by Keesler Federal.
- The direct deposit must already be set up in your Keesler Federal personal checking or savings account.
- There is no fee for this service. It's another complimentary benefit of being a Keesler Federal member.



For more details, including an FAQ, or to sign up for direct deposit with your payor, stop by any branch, call 1-888-533-7537, or visit kfcu.org/priority-pay.



Service Anniversaries

Keesler Federal team members exemplify the credit union philosophy through their dedication and long tenures. Their commitment to making a difference in members' lives is reciprocated by Keesler Federal's impact on their own lives. This mutual dedication often leads to lifelong careers with us.

We proudly recognize team members for their service in 5-year increments (3-year increments in the UK). Here are those celebrating service anniversaries in the second quarter of 2025:

25 Years of Service

Constance Ziz, Branch Manager III

20 Years of Service

Shawn Brokmeier, Branch Manager I
Nacol Olson Palmer, Systems Analyst Team Lead
Kerrie Sims, IT Support Analyst I
Lisa Waits, Teller Supervisor

15 Years of Service

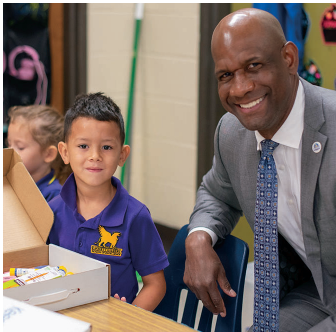
Joshua Brown, Chief Operations Officer
Leslie Harvey, Director - Branch Ops East Reg

10 Years of Service

Kathryn Broy, MCC Team Lead
Destinee Burdine, Dealer Service Team Lead
Katrina Ducksworth, Financial Service Rep II
Carol Lucas, Director-Community Development
Mark Mayer, Programmer Analyst II
April Merkle, Sr Mortgage Loan Orig
Brandice McKenzie, Internal Auditor I
Keundra McNair, Financial Service Rep II
Rebecca Moore, Mortgage Servicing Admin
Alexia Warmath, Financial Service Rep II
Christopher Warren, Systems Engineering Mgr

5 Years of Service

Teanne Brannon, Collections Team Lead
Robert Caylor, Software Engineer II
Mackenzie Cooper, Accounting Specialist II
Chelsey Hardy, Retail Support Specialist II
Karen Parker, Quality Assurance Specialist
Kristen Parker, Business Process Analyst I
Brittany Singletary, Asst Branch Manager I
Jamie Thompson, Mtg Svc Post Closing Team Lead
Francesca Windham, Financial Service Rep II
Ashley Wise, BSA Analyst II



 **KeeslerFederal**
Bright Futures
Building Brighter Futures Together

When back-to-school season rolls around, Keesler Federal mobilizes its biggest—and arguably most beloved—community giveback program, Bright Futures. The initiative, which debuted in 2019, distributes free school supply kits to incoming kindergartners within the credit union’s service area. For the 2025/2026 academic year, more than 19,000 kits were provided to students in 201 public elementary schools across 27 school districts in Mississippi and Louisiana. This translates into nearly 90,000 kindergartners who have benefited from the program since it began seven years ago.

Each box of supplies contains classroom essentials, including folders, glue sticks, pencils, crayons, markers, blunt scissors,



and tissues. The donation helps ease the rising costs associated with back-to-school for families throughout the communities we serve.

“With Bright Futures, we give kindergartners in Title I schools the opportunity to start their academic careers on a level playing field. This event is always a big success, and we will continue it for years to come,” said James Hollingsworth, Keesler Federal Board Chairman. “This is just one of many givebacks in the community that are supported by our membership.”



Keesler Federal is pleased to announce the 2025 winners of the Lisa J. Stubbs Memorial Scholarship Essay Contest

Congratulations Scholarship Winners



In 1992, Keesler Federal developed an annual scholarship contest to help members achieve their dreams of higher education. The scholarship was named in honor of Lisa J. Stubbs, an eight-year Keesler Federal employee who attended night classes while working full time for the credit union. Lisa died at age 25 after a lifelong struggle with cystic fibrosis.

Each year, Keesler Federal members pursuing higher education degrees are invited to apply for the scholarship by submitting an essay that is judged for originality, clarity and meaningful content.

We are pleased to present the 10 students who each won a \$1,000 scholarship based on their response to the 2025 essay topic:

“Share a story of a time when you demonstrated resilience in the face of adversity.”



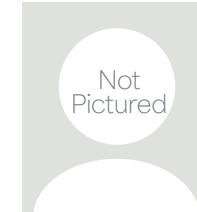
UNDERGRADUATE DEPENDENT WINNERS



Paige Gibson
University of South
Alabama
Biomedical Science



Aubrie Hill
University of Mississippi,
Biomedical Engineering



Grayson Dixon
Texas A&M at
Galveston
Marine Transportation



Ava Holley
University of
Southern Mississippi
Social Work



Kera Kerr
Mississippi State
University
Business



Kathryn “Kate” Trosclair
University of
Mississippi
Journalism/Communication

INDEPENDENT ADULT WINNERS



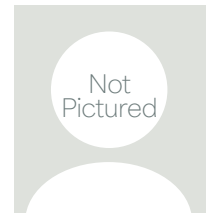
Kenisha Davis
University of
Mississippi Medical
Center
Doctor of Nursing
Practice



Olivia McDougle
William Carey
University
Nursing



Carrie Watford
Academy of
Homeopathic
Education
Homeopathy



Robert Bravo
Kings College London
International Relations

I LEAVE YOU LOVE.

Love builds. It is positive and helpful. It is more beneficial than hate. Injuries quickly forgotten quickly pass away. Personality and racially, our enemies must be forgiven. Our aim must be to create a world of fellowship and justice where no man's skin, color or religion, is held against him. "Love thy neighbor" is a precept which could transform the world if it were universally practiced. It connotes brotherhood and, to me, brotherhood of man is the noblest concept in all human relations. Loving your neighbor means being interracial, interreligious and international.
-Mary McLeod Bethune



Keesler Federal Supports TEP Center in New Orleans

The image is part of the collective memory of millions of people of a certain age . . .

A little girl with braided hair wearing a white dress is escorted by four federal marshals who tower over her as they walk past a cinderblock wall defiled with epithets. Norman Rockwell's iconic 1964 painting entitled "The Problem We All Live With"

captures the dignity and courage of Ruby Bridges, a six-year-old African American girl, on her first day of school at an all-white elementary school in New Orleans on November 14, 1960.

The painting is ranked as one of the most important artistic works in American history.

But few Americans are familiar with the stories of Leona Tate, Gail Etienne, and Tessie Prevost, known collectively as "The McDonogh 3", who on the same day integrated McDonogh 19 Elementary School in the city's Lower 9th Ward. Together, the trio of 6-year-olds helped to desegregate New Orleans' public schools while hostile crowds jeered them for months.

Today, with support from Keesler Federal, their story is told in the context of the larger struggle for civil rights at the Tate, Etienne & Prevost (TEP) Center in the

very school building they entered on that November day 65 years ago.

The TEP Center was established in 2022 when the old McDonogh 19 building, shuttered 17 years earlier by Hurricane Katrina, was reopened as a community center and museum. Located at 5909 St. Claude Avenue in New Orleans, the TEP Center is free and open to the public. Visitors can enjoy guided tours and peruse exhibits that tell the inspiring story of those three little girls and the important role they played in the context of our nation's history. The TEP Center is part of the Louisiana Civil Rights Trail.



Sleigh Holiday Spending



The end of the year is chock full of holidays. No matter which ones you observe and celebrate, for many, it's also a time for financial stress. Whether it's the cost of gifts, travel, entertainment, or hosting gatherings, holiday expenses can quickly put a not-so-festive dent in your wallet.

By planning and being intentional with your spending, you can take the shock and awe out of January's bills.

1. Save Throughout the Year

Opening a Christmas Club account is a traditional way to save and earn some extra interest. There are also several passive ways to boost your holiday savings. Keesler Federal's Smart Change rounds up your debit card transactions to the nearest dollar and deposits the extra funds in a designated savings account. If you're earning rewards on your credit cards, cashing those out to pay for holiday expenses is

another great strategy. Lastly, rewards checking accounts that pay cash back or a higher interest rate generate extra income that you can earmark for holiday spending. Keesler Federal offers all these options to our members.

2. Don't Wait Until the Last Minute

Last-minute spending frenzies tend to be expensive, and panic can kick any thoughts of a budget to the curb. Start planning early and pick up great deals throughout the year. If travel is on the horizon, do your research and set up alerts for pricing on fares and packages.

3. Cut Back on Small Treats

If you have a habit that's more of a splurge than a necessity, consider curbing it to build your holiday savings. Skipping a daily \$5 coffee or \$15 lunch several days a week, even just for a few months, can add up to a healthy holiday nest egg.

4. Make Cash King Again

Credit cards and digital payments make it easier to overspend. Try using cash for your holiday shopping by sticking to an "envelope budget"—once the cash is gone, stop spending. This method may be simple and old school, but it's an effective way to limit your spending.

5. Follow the List

Impulse buys can quickly add up. Decide what you're buying in advance, create a list, and then (the tricky part) stick to it. This method can help you resist being distracted by shiny objects while out shopping. Studies show people who shop with a list tend to spend less compared to those who don't.

6. Consider Homemade Gifts

Gifts made with thought and love, like baked goods, crafts, jewelry, art, or DIY ornaments, can be just as meaningful as store-bought items, while potentially saving you money. A personalized, handcrafted piece is a one-of-a-kind gift that's sure to be appreciated.

7. Track Spending with an App

Knowledge is power. There's a plethora of apps to help you keep a tight rein on your spending. Whether you use Keesler Federal's free Financial Wellness tool through our online and mobile banking platforms or another popular product like Rocket Money, Mint, etc., paid and free apps provide real-time insight in the palm of your hand.

Contactless Debit Cards are Here

LOOK Find the contactless symbol at checkout

TAP Tap your card on the checkout terminal

GO The payment will process in seconds

Good news - your next Keesler Federal Mastercard® Platinum Debit Card will feature contactless/tap-to-pay functionality. This means enhanced security from skimming devices and faster transactions when making purchases. A new debit card will automatically be sent when your existing card expires. To get yours sooner (fee waived for the first card), simply stop by a branch or call 1-888-533-7537. **For more details, visit kfcu.org/debit.**

Approachability • Authenticity • Commitment • Empathy

Quarterly ACE Champions

Keesler Federal encourages team members to create an extraordinary culture by exhibiting our core values of approachability, authenticity, commitment and empathy in their day-to-day interactions with one another and our members. Each quarter, select team members, nominated by their peers, are recognized for exemplifying these values.



Patricia Marcano
Teller Services
Representative III
Gautier Branch



Larissa Pierce
Financial Services
Representative II
Vanceleave Branch



Krystal Shaw
Assistant Branch
Manager I
Wiggins Branch



Brittany Singletary
Assistant Branch Manager I
Mandeville West
Causeway Branch



Sade Stanton
Assistant Branch
Manager I
Gautier Branch

Protecting Your Retirement Savings From Fraud: Checklist

According to a 2023 AARP BankSafe report, seniors lose approximately \$28 billion every year because of financial scams. Financial crimes and the thieves behind them get more and more sophisticated by the year and the list below can help remind you of some of the common plays.

- **AI Communications** - As Artificial Intelligence technology advances, some criminals are using it to generate emails and phone calls that look and sound authentic. Be aware when these communications ask for sensitive or personal information and do not engage until you call your financial institution or financial professional.
- **Tech Support** - Some scammers pretend to be a computer tech and will inform you that your computer has a virus and, when you give them access, they can repair the damage. Instead, they will access your personal information.
- **The IRS or Social Security** - If you receive a call from one of these government programs demanding your personal information to fix a problem or verify their files, know that the IRS or Social Security never initiates contact with a phone call. Hang up.
- **Big Returns** - You may be contacted by someone claiming to be a wealth manager who wants to talk to you about an investment opportunity and promising big returns. It is important that you only discuss investments with a financial professional you know and trust. Always vet the wealth manager completely, demanding credentials, references and take your time determining if they are legitimate.
- **Reverse Mortgages** - These scams target older people who are still in and probably own their homes. After they appraise your home, they will make an offer to provide you a steady payment in retirement that allows you to stay in your home. Do not sign any papers or provide information. If you are interested in a reverse mortgage talk with a financial professional or contact a reputable mortgage lender.

Stay Aware

Unfortunately, this list only represents some of the ways scammers are targeting seniors. You should always be cautious about anyone contacting you about financial issues and never share personal or financial information on the phone, via email or online.

Dennis Liverett, Ron Weatherly, Nathan Roberts and Lynn Hartfield are LPL Financial Advisors with Keesler Financial Group located at Keesler Federal CU.

The following resources can help you verify a financial professional's background and if they have received any disciplinary actions or complaints:

- www.finra.org/brokercheck
- www.adviserinfo.sec.gov
- www.nasaa.org
- www.naic.org
- www.cfp.net

Need help figuring out where to get started? Our financial professionals at Keesler Financial Group can help. Call (228) 385-4558 for more information today.

Tracking #ART-767702

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