InTouch

KeeslerFederal

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FROM YOUR

Board Chair



James Hollingsworth
Chairman,
Board of Directors

For most of us in the South, it's not the changing colors of leaves, but rather the lower humidity and cooler mornings that announce Fall has arrived. And with the new season comes football and tailgates, pumpkin carving and Halloween, family gatherings and Thanksgiving, mistletoe and the holiday season of giving.

It's also a special time at Keesler Federal as we mark the culmination of the largest member giveback campaign in our history. On October 5, we launched our third Million-Dollar Live Your Way Debt Eraser of the year.

In the first two givebacks, hundreds of Keesler Federal members each had thousands of dollars of debt erased, creating some relief from financial burdens.

For the third million-dollar debt eraser, the Board of Directors and I want to help even more members. So, we've decided this million-dollar giveback be used to erase up to $2,000 of credit card debt for at least 500 winners to give additional purchasing power as we head into the holidays.

What a great way to start the holiday season! To be eligible, members must have an active Keesler Federal credit card, and they must register for a chance to win. Members can register and find all contest rules at **www.kfcu.org/million**. Registration will remain open throughout October. Then, in mid-November we will randomly select winners from the pool of registrants and erase up to $2,000 of credit card debt per member until we reach $1 million!

This year's historic giveback campaign is just one meaningful way we strive to show members how much we appreciate their trust and loyalty. And we give back to all our members throughout the year in the form of competitive rates and returns, lower costs, and member service that is second to none. I should also mention free Ticket Tuesdays, monthly member cash awards, community sponsorships, cash-back checking, and credit card cash back. I can't think of any other financial institution that offers all this, but your credit union does.

As we gather with family and friends through the season, thank you for allowing Keesler Federal to be part of your financial journey. We wish you and yours a wonderful fall season filled with joy, gratitude, and the freedom to live your way.

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Sincerely,

James Hollingsworth, COL (Ret)
Chairman of the Board
Keesler Federal Credit Union

Remembering Tony Taylor, Board Member



Tony Taylor
Board Member

The Keesler Federal family is mourning the loss of Tony Taylor, a dedicated board member, respected community leader, military veteran, and steadfast advocate for our members. Mr. Taylor passed away on September 2, 2026, leaving behind a legacy of service that touched countless lives.

For four years, Mr. Taylor served on Keesler Federal's Board of Directors, where his leadership, integrity, and commitment to member service helped guide the credit union through a period of significant growth and success. Drawing on decades of experience in accounting, management, and human resources, he provided thoughtful counsel and a strong voice for the members who entrusted Keesler Federal with their financial well-being.

A lifelong servant leader, Mr. Taylor devoted more than 42 years to Huntington Ingalls Industries, retiring in June 2026 as Director of the Electrical Department. In that role, he led more than 150 managers and 1,300 employees and was recognized in 2025 as a member of the shipyard's prestigious Class of Master Shipbuilders.

Mr. Taylor's commitment to service extended far beyond his professional career. A highly decorated veteran, he served 25 years in the Mississippi National Guard, retiring as Command Sergeant Major, the Army's highest enlisted rank. His military honors included the Bronze Star Medal and Combat Action Badge for service in Iraq.

His passion for serving others was equally evident in the community. Before joining Keesler Federal's Board, he served as president of the board of directors for Navigator Credit Union and volunteered with numerous military and civic organizations. Whether mentoring others, supporting community initiatives, or helping shape the future of member-owned financial institutions, Mr. Taylor led with humility and purpose.

"Tony was a champion for the members of Keesler Federal and a cornerstone of our community," said James Hollingsworth, Chairman of the Board. "His wisdom, leadership, and generosity made a lasting impact on our credit union and the people we serve."

We extend our deepest condolences to Mr. Taylor's family, friends, and loved ones. His legacy of service, leadership, and dedication will continue to inspire us for years to come.

Two $1 Million Debt Erasers Down. One More Big Giveback to Go!



Two Debt Eraser campaigns. More than $2 million in debt relief. Over 700 members helped. And Keesler Federal Credit Union isn't done yet.

A little financial breathing room can go a long way. That's why Keesler Federal is continuing its commitment to radical generosity with the 2026 $1 Million Live Your Way Debt Eraser campaign, designed to help put money back in your pocket and ease the burden of debt.

So far, hundreds of members have received over $2 million in debt relief. Earlier this year, the first Debt Eraser awarded over 350 members up to $4,000 in credit card relief, while another 350 members with existing auto loans received up to $3,000 toward six months of loan payments through the second giveback campaign.

Now, there's one final opportunity to be part of the story.

The third and final $1 Million Live Your Way Debt Eraser campaign runs throughout October and aims to erase up to $2,000 in credit card debt for at least 500 lucky members. Winners will be announced in mid-November–just in time for the holiday season.

For many members, a little extra relief can mean less stress, more flexibility, and greater confidence in reaching their financial goals. That's what Living Your Way is all about.

A longtime advocate for Keesler Federal members, Board Chairman Jim Hollingsworth has personally called dozens of winners from the first two campaigns to share the good news and looks forward to doing the same for the final round.

"Our members are at the heart of everything we do, and this is another meaningful way to show our members how much we appreciate their trust and loyalty," said Hollingsworth. "By the end of this year, we'll have erased $3 million of debt for members to help them live their way."

Who does that? Keesler Federal does.

People-First Leadership Puts Andy Swoger in the National Spotlight



Andy Swoger
President and CEO

Keesler Federal President and CEO Andy Swoger recently took Keesler Federal's story to a global audience, appearing on The CEO Magazine's podcast "CEO: Behind the Scenes" and on the cover of the magazine's September issue.

While both features look back at a decade of remarkable growth, the story Swoger tells isn't really about numbers. It's about people.

Over the past 10 years, Keesler Federal has grown from $2.3 billion to $5.3 billion in assets, expanded from 24 to 54 branches, and nearly doubled its membership. But when podcast host Fred Fuller asked Swoger which accomplishment means the most to him, he pointed instead to Keesler Federal's consistently high member satisfaction.

That focus on members is at the heart of both features.

Swoger talks candidly about arriving at Keesler Federal at age 38 with a strong focus on financial performance—and how Keesler Federal's Board of Directors helped reshape his view of what success should look like for a member-owned credit union.

That philosophy has evolved into what Swoger calls "radical generosity": maintaining the financial strength and discipline to do extraordinary things for members and the communities Keesler Federal serves.

Recent examples include Keesler Federal's Million-Dollar Debt Eraser initiatives, which have eliminated millions of dollars in debt and loan payments for randomly selected members. Swoger also discusses the credit union's commitment to extraordinary service and a "One Team" culture in which every employee, regardless of title, has an important role in serving members.

The September cover story, "More than Money," explores the same philosophy and how putting people first has helped fuel Keesler Federal's growth.

For Swoger, that growth creates an opportunity to serve even more people.

"We are not focused on making profits," he told The CEO Magazine. "We are focused on helping people."

It's a simple idea—and one that has guided Keesler Federal for generations. As the credit union continues to grow, the goal remains the same: build stronger communities while finding new ways to be extraordinary for the members who make it all possible.



Thee We Love: Keesler Federal Partners with Jackson State University™ Athletics

Keesler Federal Credit Union is proud to partner with Jackson State University™ Athletics, bringing new benefits to members while strengthening our commitment to the Jackson community.

As a proud partner of JSU Athletics, we're creating new opportunities for Tiger Nation through exclusive member perks, community engagement, and financial education initiatives. The partnership reflects our shared commitment to supporting students, families, and communities throughout the Jackson region.

One of the highlights is the official Jackson State University™ Athletics-branded Keesler Federal debit card, giving members a new way to show their Tiger pride every day. Members can also receive up to 15% off qualifying JSU Athletics tickets, making it more affordable to cheer on the Tigers all season long.

Beyond athletics, Keesler Federal will connect with students, alumni, faculty, staff, and supporters through campus events, community programs, and financial education resources designed to help students build strong financial futures.

"Jackson State represents excellence, tradition, and an incredible sense of community," said Andrew Swoger, President and Chief Executive Officer



of Keesler Federal Credit Union. “We’re excited to join the Tiger family and support Tiger Nation in new ways.”

The partnership launched with the 2026 football season and represents another important step in Keesler Federal’s continued growth across Mississippi. By partnering with organizations that make a meaningful impact, we can deliver greater value to our members while supporting the communities we serve.

Whether you’re a student, alum, fan, or supporter, there are now even more reasons to celebrate. From exclusive savings and game-day perks to new opportunities for engagement, Keesler Federal is proud to help Tiger Nation enjoy the traditions, pride, and spirit of Jackson State University™ Athletics.



Holiday Cheer Without the Financial Fear

The holidays have a way of sneaking up on us. One minute it's fall, and the next you're making travel plans, shopping for gifts, and filling your calendar with festive events. Whether holiday plans are big or small, the expenses can start to pile up this time of year.

However, with a little planning, you can enjoy the holiday season without all that holiday financial stress. Here are some tips to keep your spirits bright and your January bills a little less scary.

Start Planning Now

It's never too early to start saving for the holidays. If you haven't already, create a holiday budget that includes everything you expect to spend, from gifts and decorations to travel, meals, and entertainment. Then, look for opportunities to set aside a little money each paycheck. Even small contributions can add up and help reduce the need to rely on credit cards when expenses start rolling in.



Track Your Expenses

Creating a budget is a good start, but it only works if you know where your money is going. The good news? It's easier than you think.

Take advantage of the Keesler Federal Digital Banking app to stay on top of your expenses, deposit checks, and move money right from your mobile device. You can also set up account alerts and monitor your credit score to make sure you're staying on track. Taking a few minutes each week to review your accounts can help you stay on track and avoid unexpected surprises.

Plan for the Unexpected

Even the most detailed budget isn't perfect, and holiday surprises happen. Maybe an unexpected guest shows up for dinner, your travel plans



change, or there's a last-minute addition to your gift list. Building a little flexibility into your budget can help you handle those moments with confidence instead of stress.

Be a Savvy Shopper!

Holiday sales can be a great way to save, but the best deals are the ones that fit your plan. Creating your gift list and holiday budget early can help you stay focused on what you actually need while avoiding impulse purchases that can quickly add up.

A thoughtful approach to holiday spending and sales is the way to go. By making your gift list early, you'll have time to shop around and take advantage of major shopping events such as Black Friday and Cyber Monday. The same goes for holiday travel. Once your plans are made, compare rates for flights, lodging and rental cars, and book early for the best value.

When it's time to make purchases, consider using credit cards strategically to maximize rewards points, cash back offers, or special promotions on expenses you were already planning for. A little preparation can help you navigate holiday surprises with confidence while keeping your financial goals on track.

Start the New Year with a Plan

If you feel like you got a late start planning for the holidays this year, use it as a learning experience. Before you get too far past New Year's Day, take time to review how you felt financially during the holidays. If there's room for improvement, identify the areas that caused the most stress and adjust your plan for next year.

Once you have your plan, set yourself up for success! Focus on paying down any balances you might carry from the holidays as quickly as possible, and then start working towards the financial goals you have set.

The holiday season doesn't have to derail your financial goals. A few smart money moves today can help you avoid unnecessary stress tomorrow and start the new year on solid financial footing. As you celebrate the season, focus on what matters most, spend with purpose, and give yourself the gift of financial peace of mind.

Keesler Federal in the Community



Combat Veterans Motorcycle Association at Keesler Federal Park



Keesler Federal remains committed to building stronger communities. This Fall, our team supported the organizations making a difference across the region.

Community Check Presentations



Mississippi Wing of the Commemorative Air Force



The Boys & Girls' Clubs



National Guard Association of Mississippi



Shower Power



Coast Guard Tactical Law Enforcement Association



Less Interest. More Room for What Matters.

Sometimes the smartest financial move is also one of the simplest.

If you're carrying balances on high-interest credit cards, a balance transfer can help you keep more of your hard-earned money where it belongs: with you. By taking advantage of a balance transfer promotion, you can put more money towards paying down your balances and less towards interest. And you can find the perfect balance transfer program right here at Keesler Federal Credit Union.

By moving eligible balances to a Keesler Federal credit card, you can take advantage of **0% introductory APR for 12 billing cycles** on balance transfers made within the first 60 days of opening a qualifying card, with **no balance transfer fee**. That means less of your monthly payment goes toward interest and more goes toward paying down your balance.

But the benefits go beyond the numbers.

A balance transfer can also help simplify your finances. Instead of managing multiple credit card payments, due dates, and interest rates, you can bring eligible balances together in one place and focus on moving forward with confidence. Whether you're working toward becoming debt-free, building financial flexibility, or simply looking for a little breathing room in your budget, every dollar saved on interest can make a difference.

That's the idea behind our latest balance transfer promotion: less interest and more room for what matters most. When you're paying less interest, there's more room for the things that matter most. More room for family dinners. More room for weekend adventures. More room for unexpected opportunities. And more room to reach



Learn more

your financial goals.

The promotion is available on qualifying Classic, Platinum Rewards and Signature Rewards credit cards and is designed to help members take meaningful steps toward financial progress.

Because life shouldn't revolve around high-interest payments. With a balance transfer, you can spend less time worrying about interest and more time focusing on what comes next.

That's more than a credit card benefit. It's one more way we're helping you Live Your Way.

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 2026:

30 Years of Service

Diane McDuff, Sr Payroll & Benefits Admn
Kathleen Williams, Branch Manager

20 Years of Service

Alissa Lally, Financial Crimes Fraud Manager
Amy Glenn, Branch Manager

15 Years of Service

Rosarie Jackson, Financial Service Rep I
Anglia Veal, Title Rep & Release Processor I

10 Years of Service

Debra Beaumont, Collections Claims Spec
Briana Bellot, Operational Accounting Manager
Lindsay Boyd, Business Process Analyst II
Kendra Dees, Financial Service Rep II
Jessica Duck, Card Services Rep II
Leona Harris, Member Relationship Specialist
Meaghan Hernandez, Asst Branch Manager II
Lauren Holmes, Loan Servicing Specialist
Brenda Scherzer, MTG Servicing Special Loans Analyst
Frances Seto, Branch Manager
Chanelle Stone, Director - Branch Ops East Reg
Fannoula Theodosiou-Bonney, Knowledge Learning System Admin
Renell Webre, Financial Service Rep II
Ranika Willis, Mbr Relationship Team Lead

5 Years of Service

Catherine Arnold, Financial Crimes Specialist
Zanya Blanco, ATM ITM Coordinator
Danielle Broussard, Commercial Loan Officer
Kimberly Brown, Teller Service Rep III
Ladonna Daniels, Mortgage Processing Mgr
Pamela Giarrusso, Accountant IIII
Heather Gotangco, Financial Service Rep I
Kristyn Pauley Lowry, Technical Product Mgr II
Ryan Small, Retail Business Analyst
Pamela Smith, Financial Analyst I
Jennifer Verdigets, Financial Service Rep II

Approachability • Authenticity • Commitment • Empathy

Quarterly AACE 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.



Katie Broy
MCC Team Lead
Member Contact Center



Jessalyn Molero
Leadership Program Manager
Seaway Branch



Kristen Parker
Bus. Process Analyst 1
Pass Road Branch



Chantyl Sullivan
Financial Service Rep II
Orange Grove Branch



Connie Ziz
Branch Manager
D'Iberville Branch

Getting Better With Age

As the 401(k) continues to evolve, it remains a great retirement saving strategy.

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

Since their launch in 1981, 401(k) plans have grown to become the most popular company retirement plan in the United States. According to Investment Company Institute, 401(k) plans hold $7.4 trillion in assets, in more than 710,000 plans, on behalf of nearly 70 million active participants, former employees and retirees.

Saving in a 401(k) has never been easier. Many more employers now offer automatic enrollment with built-in automatic savings increases each year – along with robust investment decision support tools. Here are six more reasons why your 401(k) continues to be a great retirement saving strategy:

Your savings are automatic. With your 401(k), you're following the core financial planning principle of "pay yourself first." Money is deposited from your paycheck to your account without you even having to think about it. It doesn't get much easier than that.

Tax-deferred compounding. You defer paying income tax on money that you save in a 401(k). Income tax won't be due on this money until it is withdrawn in retirement. The money that would otherwise go to pay current taxes remains invested for greater long-term growth potential. As a result, any interest, dividends and capital gains you earn can benefit from the power of tax-deferred compounding.

Tax-deferred compounding: the sequel. Employees who are age 50 and older are eligible to make additional "catch-up" contributions beyond the annual Internal Revenue Service limit. This is a significant benefit, especially if you've not been able to save as much because of competing financial priorities (such as saving for a college education or supporting aging parents). Catch-up contributions that you make also benefit from tax-deferred compounding.

Free money courtesy of the employer match. You should always aim to save at least enough to get a full employer match (subject to your plan's vesting rules). A 401(k) match of 50 cents for each dollar you save in the 401(k) plan up to 6% of pay is a 50% return on your investment. A dollar-for-dollar 401(k) match doubles your money.

Roth contribution option. If available to you, contributions to a Roth 401(k) are made with after-tax dollars (no tax deduction), but potential earnings and distributions are tax-free, as long as you have held the account for at least five years and are at least 59½ years old. If you think you'll be in a higher tax bracket during retirement, a Roth option may be a sound strategy (or consider diversifying your money between both traditional and Roth options).

Informational Sources: Investment Company Institute 401(k) Resource Center (accessed September 4, 2024); Investopedia: "401(k) Tax Benefits and Advantages" (September 11, 2024).

Tracking #676242

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Not Credit Union Deposits or Obligations	May Lose Value

KeeslerFinancial Group



One more boba run

0%

INTRO APR ON BALANCE TRANSFERS FOR 12 MONTHS

Less time juggling payments. More room to live your way.

Credit eligibility required. 0% introductory APR is good for balance transfers made in the first 60 days of opening new credit card. Introductory APR is good for 12 billing cycles. Standard APR will apply after 12 months, based on credit score at origination. Transfers from existing Keesler Federal accounts do not qualify. Late or missed payments may void the promotional APR. APR=Annual Percentage Rate. Promotion subject to change without notice.

KeeslerFederal

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