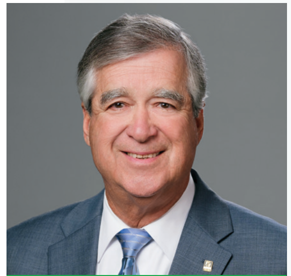
# InTouch

KeeslerFederal

Spring 2026 | A quarterly publication of Keesler Federal Credit Union

## Enjoying Spring's Bounty

## FROM YOUR
# Board Chair



**James Hollingsworth**
Chairman,
Board of Directors

Spring brings renewed energy and optimism as our communities come alive—from Little League ballfields to backyard barbeques, to neighborhood gardens bursting with color. It's also a reminder that thoughtful preparation leads to lasting growth, and Keesler Federal has a strong story to share this season.

At our Hybrid Annual Membership Meeting on March 26, we reported nearrecord returns and total assets surpassing **$5 billion** for the first time in our 79year history. Just as important as those milestones is how those results translate into tangible value for you. In 2024, we returned more than **$7.1 million directly to members** through innovative giveback programs designed to lower debt, increase savings, and reward responsible financial behavior. We also reinvested **$1.5 million** into the communities we serve. The most meaningful measure of success is your trust—reflected in our **93% member satisfaction score**, 14 points above the national average.

For nearly 80 years, member service has guided every decision we make. When federal employees faced financial uncertainty during government shutdowns, we responded with our Paycheck Relief Program to advance paychecks and ease hardship. During the most recent shutdown, we expanded that commitment by offering membership and relief directly to affected TSA workers—continuing our tradition of putting people before profit.

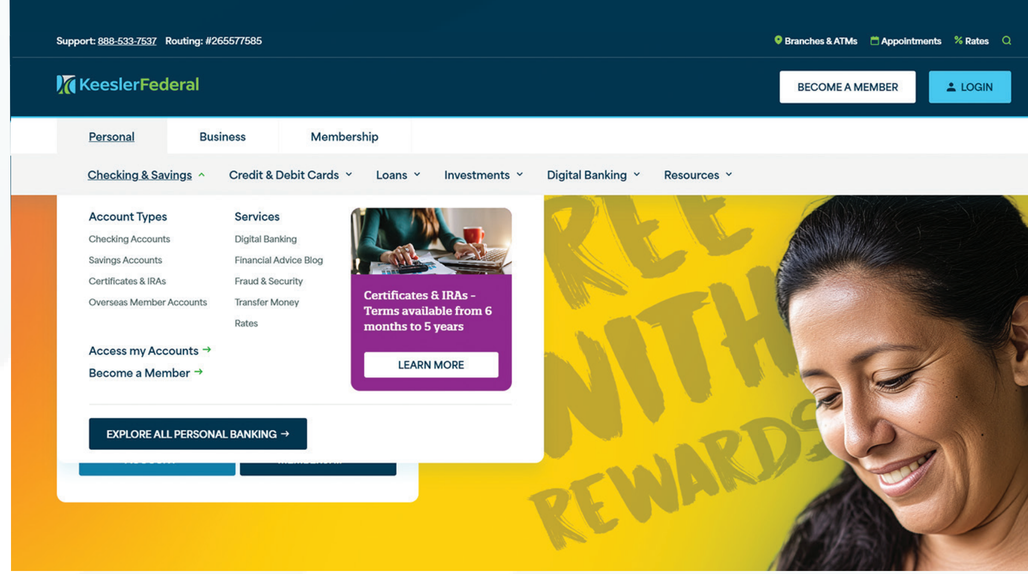
Our recent merger with Jefferson Financial Federal Credit Union welcomed **45,000 new members** and **12 new branches**, strengthening our ability to deliver even more competitive rates and enhanced givebacks for all **390,000+ members**. One standout example was our **$1 million Debt Eraser giveback campaign**, which directly benefited 268 randomly selected members by reducing debt or providing cash rewards. You can look forward to even more member givebacks in the months to come.

Thank you for choosing Keesler Federal. We're honored to serve you and remain committed to helping you achieve your financial goals.

**Yours in service,**

James Hollingsworth






# A Better Way to Bank Online: Introducing Our New Website

We're excited to share that your Keesler Federal website has a fresh new look—designed with you in mind.

Our reimagined site delivers a more intuitive, streamlined experience to help you find what you need quickly and confidently. Whether you're checking rates, exploring loan options, or managing your accounts, everything is now easier to navigate and more accessible across all your devices.

Here's what you can expect:

- **Simpler navigation** with clearer pathways to the services you use most
- **Enhanced mobile experience** for convenient access anytime, anywhere
- **Improved search and organization** to help you get answers faster
- **A crisper and more modern design** that reflects our commitment to innovation and service

This update is part of our ongoing effort to make every interaction with Keesler Federal more convenient, personalized, and empowering. We've listened to your feedback and built a site designed to work the way you do. In the coming months, you will see even more tools added to further enhance your online digital experience.

So jump onboard and take a drive around the new site to experience the difference for yourself at **KFCU.org.**

# Keesler Federal 2025 Key Performance Highlights

Thanks to the loyalty of members like you, 2025 was an exceptionally strong year for the credit union. Serving our membership and giving back to the communities we call home is our reason for being, and we hope you are as proud of these accomplishments as we are. To view the complete annual report, video, and more, visit kfcu.org/annual-meeting.

## Key Highlights of 2025

New Loans
**$1,352,411,030**

Return On Assets
**1.03%**

Net Income
**$48M**

New Members
**54,715**

Net Worth Ratio
**12.37%**

Total Assets
**$5,163,394,260**

## 2025 Recognitions and Sponsorships

Best-In-State Credit Unions
**Forbes**

America's Best Credit Unions

Keesler Federal Park

Official Credit Union of the
**New Orleans Saints**

Official Credit Union of the
**New Orleans Pelicans**

Official Credit Union of
**Southern Miss**

Title Sponsor of the
**Mississippi Gulf Coast Marathon**

Proud Partner of the
**Biloxi Shuckers**

Proud Partner of
**LSU Athletics**

Proud Partner of the
**Mississippi Aquarium**

Proud Partner of the
**Biloxi Breakers**

## 2025 Total Member Givebacks

# $7.1+Million

**$4,504,387**
Credit Card Reward Givebacks

**$1,989,054**
Checking Reward Givebacks

**$162,371**
Monthly Member Givebacks

**$252,599**
Event Tickets & Giveaways

**$178,051**
Mississippi Aquarium Givebacks

**$52,500**
Bit of Joy Gift Cards

## Community Impact

HOW WE GAVE
**$1,592,323**
to 363 Organizations

**$482,609**
Special Needs

**$173,500**
Community Care

**$227,713**
People Who Serve

**$708,501**
Youth Development



# Keesler Federal Event Raises more than $130,000 for Veterans Group

The 15th Annual "Eagles Under the Oaks" golf tournament on April 8 sponsored by **Keesler Federal Credit Union** raised a record $133,000 to support the **Combat Wounded Veterans of South Mississippi (CWVSM)**.

Keesler Federal has raised funds to support the organization since its inception in 2011.

CWVSM helps servicemen and women who have sustained physical or psychological disabilities and are now longer able to pursue their career in the military. The organization provides and connects these wounded veterans to services to assist them in the transition from military to civilian life.

The annual "Eagles Under the Oaks" tournaments have now raised more than $600,000 for CWVSM with 100 percent of the tournament proceeds go directly to the veterans support organization. More than $350,000 of that total amount has been raised in just the last three years.

Top sponsors at this year's event included **Velera, Allied Solutions, RJ Young/ Verdaka, Confluent, Open Lending, Route 66 Extended Warranty, SWBC, Trustage, WithClutch. Pinnacle Financial, Stiffel, Alkami, Ports America**, and **Beau Rivage Resort and Casino**.

14TH ANNUAL Eagles under the Oaks

# Thank You to Our Sponsors!

## Elite Double Diamond

velera

## Double Diamond

Allied Solutions

RJYoung

Verkada

## Diamond

CONFLUENT STRATEGIES
Merging Insights with Actions

OpenLending
Say YES to more automotive loans.

Beau Rivage
Resort & Casino • Biloxi

Route 66 EXTENDED WARRANTY

SWBC

TruStage

WITHCLUTCH

## Platinum

STIFEL

Alkami

Pinnacle
Financial Strategies

PORTS AMERICA

# 2026 Educator Impact Award Recipients

Recently, we had the honor of recognizing extraordinary educators. During our Educator Impact Awards luncheon, we celebrated outstanding teachers from across our service area who exemplify excellence in teaching and a deep commitment to student success. Each recipient received $1,700, and $750 was awarded to their school to support continued excellence in the classroom.

Your dedication shapes classrooms into places where students feel supported, challenged, and inspired.


**Rachel Senez**
*Covington High School*

**Dr. Brandi McGilberry**
*Hattiesburg High School*

**Brandy Smith**
*Perkinston Elementary School*

**Stephanie Dodd**
*Biloxi Junior High School*

**Christi Dunn**
*Raymond Elementary/ Middle School*

**Willie Willis**
*Powell Middle School*

**Bernard Atmore**
*Central Elementary*

**Alex Brown**
*George Washington Carver High School*

**Billy Carroll**
*Career and Technical Education Center*

**Emily Brewer**
*Pearl Upper Elementary*

**Crystal Graham**
*Dixie Attendance Center*

**Kathryn Wilken**
*Albert Cammon Middle School*

**Wayne Day**
*Canton Career Center*

**Cherynne Wright**
*Pass Christian Elementary*

**Jayden Smith**
*Eastside Elementary School*

**Courtney Moore**
*Metairie Academy for Advanced Studies*

**Elizabeth Becker**
*Long Beach High School*

**Jennifer Eskue**
*Pearl River Central Elementary School*

**Heather Sours**
*West Hancock Elementary*

**Melanie Howell**
*Oak Park Elementary*

**Evan Braun**
*Saraland High School*

**Keshia Coulter**
*Petal High School*

**Elizabeth Griggs**
*Gautier Middle School*

**Brook Letort**
*Poplarville Upper Elementary*

**Stacey Pate**
*Bay High School*

# Protecting Your Finances: The Top 6 Financial Fraud Risks in 2026


**Helping members stay safe from financial fraud is a top priority. The information below was presented during the 2025 Hybrid Annual Membership Meeting.**


Stefanie Moran
Director of Integrated Security & Resilience

Marion Hood
Financial Crimes Risk Officer


### Fraud Risk #1: Impersonation Scams (or Multi-Factor Authentication Code Theft)

Scammers may pose as your financial institution and attempt to gain access to your accounts. Remember, legitimate institutions will never request your MFA code or password. If someone asks, hang up and call your bank directly.

### Fraud Risk #2: Money Mule Scams

Moving money for others can have legal consequences even if you are unaware that the funds are stolen. If asked to move money, stop and report it.

### Fraud Risk #3: Artificial Intelligence Scams

AI helps criminals create more convincing email and text scams or deep-fake audio/video mimicking trusted sources. Never act on emergency requests for funds without verifying with your loved one directly. Inspect messages for misspellings, suspicious addresses and URLs.

### Fraud Risk #4: Investment Fraud

Research all investments – if it sounds too good to be true, it probably is.

### Fraud Risk #5: Tech Support Scams

Don't click on pop ups about infected computers or respond to messages from "tech support." These are usually attempts to install ransomware. Never allow remote access to your device or pay for unsolicited technical help.

### Fraud Risk #6: Phone Number Spoofing Scams

Criminals can spoof incoming caller ID numbers to appear as if they're from a known entity. Don't share personal data, account or card information, or passwords over an unsolicited inbound call. Hang up and call the institution directly to ensure the request is genuine.

**Keesler Federal Credit Union is here to help.**
**Stay vigilant, trust your instincts, and verify before acting.**
**Report suspicious activity immediately by calling (888) 533-7537.**



# 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 fourth quarter of 2025:

### 35 Years of Service

Madaline Barrios, Director - Branch Ops Southshore

### 25 Years of Service

Ashley Gambino, Business Intelligence Analyst II

### 20 Years of Service

Alicia Allen, Financial Crimes Quality Control & Training Manager
Miriah Bayless, Digital Banking Rep I
Aundreia McCadney, Mortgage Servicing Special Loans Analyst
Angela Rink, Teller Supervisor
Teasha Sepulveda, Employee Relations Specialist

### 10 Years of Service

Melissa Beebe, Sr Data Governance Mgr
Christina Carter, Teller Service Rep III
George Drury, Sr Mortgage Loan Orig
Carlene Eubank, Loan Servicing Specialist
Shannon Garrett, Sr. Commercial Loan Office
Tammy Howell, Payroll & Benefits Mgr
Jenay James, Asst Branch Manager I
Vincent Lugo, Systems Engineer
Kristi Seidule, Ent Risk & Control Adv I
Andrew Swoger, President/CEO

### 5 Years of Service

Katherine Bayer, Financial Service Rep II
Oliver Brown, VP of Mortgage Lending
Alyssa Bryant, Mortgage Regulatory & QA Specialist
Shadell Brumfield, Teller Service Rep III
Laura Cole, Branch Manager
Sara Davis, Floating TSR III
Jeannie Eubanks, Member Relationship Specialist
Coral Farrell, Construction Loan Spec
Hannah Fetters, Dealer Services Rep I
Jacob Fisher, Accounting Manager
Jalyn Foster, Asst Branch Manager II
Callie Gress, Mortgage Regulatory & QA Specialist
Jaleesa Hayes, Accounts Payable Specialist I
Patricia Marcano, Teller Service Rep III
Hilary Ordahl, Accountant II
Kimberly Simmons, Teller Service Rep II
Zaria Singleton, Member Contact Spec I
Jake Taliancich, Branch Manager
Lessie Trotter, Construction Loan Process
Jennifer Young, Sr Business Process Analyst
Alexis Whitfield, Floating TSR III

# Keesler Federal in the Community

Keesler Federal's purpose is simple, direct, and powerful: To build stronger communities . . .This Spring, our team effort supported organizations in the communities working to make a difference.

## Heroes at Fallen Oak

There's nothing like a day of camaraderie and friendly competition to unwind from the pressures of a demanding and often dangerous profession. That's the goal of Heroes at Fallen Oak - an annual golf invitational jointly hosted by Keesler Federal Credit Union and Beau Rivage Resort & Casino to show appreciation for local first responders.

This 6th annual event on April 21 featured 36 teams from law enforcement, fire and EMT departments in Hancock, Harrison, and Jackson counties, along with Keesler Air Force Base and Naval Construction Battalion Center Gulfport who played the pristine, par-72 championship course in Saucier. The event is a way to give heartfelt thanks to the brave individuals who selflessly protect and serve the communities we call home. Keesler Federal also pays tribute to first responders throughout our service areas with the annual First Responder of the Year awards program.


**East St. Tammany Rainbow Child Care Center**

**Manning Family Children's Hospital Sugar Plum Ball**

**Keesler Federal came out for a night of "Dancing with the Stars" in Jackson in partnership with The Mustard Seed Foundation, which provides loving support for adults with developmental disabilities.**

**At the Bacchus Ball in Jackson to support of the Diabetes Foundation of Mississippi**

**"Hammers and Heels" to support the Habitat for Humanity St. Tammany West and a new home build.**

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.

Darrin Clark
Software Engineer Manager

Wanda Donaldson
Assistant Branch Manager I
Turtle Creek Branch

Olivia Martin
Branch Manager II
Gautier Branch

Ryan Small
Member Contact Center Team Lead

Julie Sylvester
Branch Manager I
Mildenhall Branch

# Roth or Regular?

*Taking Advantage of a Roth Contribution Option Can Give You Some Flexibility in Retirement*

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

According to Vanguard's "How America Saves 2024," 82% of employers offer a Roth 401(k) option in addition to a traditional, or regular, 401(k) option. However, just 17% of employees contribute to a Roth. If you have access to a Roth 401(k) option through your employer, it can add some diversity and flexibility to your retirement income and tax strategy. Roth or regular? Here's what to consider:

## Contributions

Contributions to a Roth 401(k) are made with after-tax dollars, unlike a traditional 401(k) where contributions are made with pre-tax dollars.

This means you pay taxes on the money before it goes into your Roth 401(k), but you don't pay taxes on the money (including any earnings) when you withdraw it in retirement. With a traditional 401(k), you pay taxes on the money (including any earnings) when you withdraw it in retirement.

Both accounts share the same contribution limit. In 2025, you can contribute up to $23,500 ($31,000 if you're 50 or older, $34,750 for those age 60-63-if your plan permits). You can contribute to both accounts in the same year, as long as you keep your total contributions under that cap. Please note that starting in 2026, if you make $145,000+ in wages, any catch-up contribution you wish to make must be designated as a Roth catch-up contribution. This mandate is part of the SECURE Act 2.0 provisions.

## Withdrawals

Withdrawals of any contributions and earnings from a Roth 401(k) are tax-free, which can be beneficial if you expect to be in a higher tax bracket in retirement. However, certain criteria must be met:

- The Roth 401(k) account must have been held for at least five years.
- The withdrawal must have occurred when you reach at least age 59½.
- Tax-free withdrawals can also be taken due to disability, or by a beneficiary upon your death.

With a traditional 401(k), Required Minimum Distributions (RMDs) must begin at age 73. However, starting in 2024, a Roth 401(k) does not require RMDs during the account holder's lifetime. Each year you have the freedom to withdraw whatever amount you want from your Roth 401(k) and let the rest continue to potentially grow on a tax-deferred basis.

## Employer Matching

If offered, an employer match is typically available to you whether you save through a Roth 401(k) or traditional 401(k). For details on how your plan handles employer-matching contributions, check with your plan administrator.

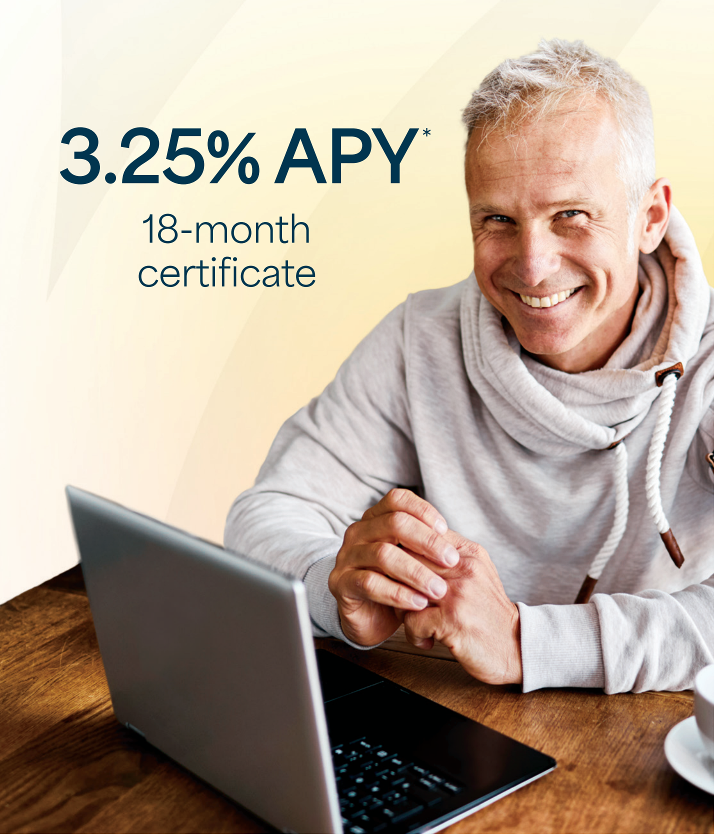
## Diversifying Your Contributions

No one knows what the tax brackets will be in the future, so you could decide to diversify your contributions evenly between the traditional and Roth option. Depending on your circumstances, you can always decide to contribute more toward one or the other in the future. In any event, a Roth option gives you the flexibility to further customize your plan based on your unique needs.

**Informational Sources:** Vanguard: "How America Saves Report 2024"; Bankrate.com: "Roth 401(k) vs. 401(k): Which one is better for you?" (January 12, 2024).



KeeslerFinancial Group




Federally Insured by NCUA.

Membership eligibility required. *APY is annual percentage yield. $1,000 minimum balance required. Early withdrawal penalties may apply.

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