


InTouch



Summer 2025 | A quarterly publication of Keesler Federal Credit Union

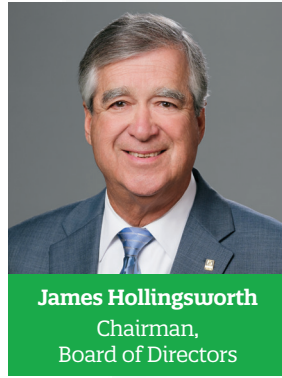
A photograph of a young man and woman sitting outdoors, smiling and eating ice cream cones. The man is on the left, wearing a blue and white striped t-shirt, and the woman is on the right, wearing a pink and white striped t-shirt. They are both holding waffle cones with vanilla ice cream. The background is bright and out of focus, suggesting a sunny day.

Eagles and
Heroes
Score Again
Bright Futures
Ahead

FROM YOUR

Board Chair

Summer is in full swing, and I hope you are relishing all the activities this time of year brings! From beach vacations and cookouts to fishing and festivals, Keesler Federal's convenient banking solutions are a perfect fit for your active lifestyle. Knowing you can always count on us for the best rates, great rewards, and convenient service makes it easier to keep living your best life, and we are grateful to be your trusted financial partner.



James Hollingsworth
Chairman,
Board of Directors

I am pleased to announce that Jefferson Financial Federal Credit Union's membership overwhelmingly voted in favor of our merger, which became official as of July 1, 2025. This cements the deal that will expand Keesler Federal Credit Union from 41 locations to 55 branches to better serve you. Until full system integration is completed in early 2026, Jefferson Financial will operate as "a division of Keesler Federal." We are confident this expansion will benefit all our members, both existing and new.

More exciting news: Forbes has again recognized Keesler Federal as the number one credit union in Mississippi. This is the sixth year we have earned the top position for the business magazine's prestigious America's Best-In-State Credit Unions listing. We are also proud to have been voted Best Credit Union and Best Home Mortgage by Sun Herald readers in this year's Best of Coastal Mississippi awards. This type of recognition means so much because they are a testament to the loyalty of members like you.

This issue of InTouch includes articles about hurricane preparedness, fraud awareness, a recap of our Eagles Under the Oaks charity golf tournament, and much more. I hope you find it both informative and helpful. On behalf of our entire team, please enjoy a safe and happy summer, and as always, thank you for choosing Keesler Federal.

Yours in service,

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

James Hollingsworth

Heroes at Fallen Oak Tees Off for Year Five



There's nothing like a day of camaraderie and friendly competition to unwind from the pressures of a demanding and often dangerous profession. That is the purpose 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. On April 22, 35 teams of players 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, once again took to the pristine, par-72 championship course in Saucier, MS. This private event is a way to say a heartfelt thank you to the brave individuals who selflessly protect and serve the communities we call home. Keesler Federal also proudly pays tribute to first responders throughout our service areas with the annual First Responder of the Year awards program.





KeeslerFederal

Bright Futures

Grab your sunglasses!

There are bright futures ahead!

The Keesler Federal Bright Futures program provides local kindergartners with the supplies they need to succeed in school. We are excited to announce that this program will be returning for the 2025-26 school year. If you have a kindergartner starting school this year, your school will be in touch with their respective distribution details. Please contact your child's school for up-to-date information. We are partnering with the following school districts:

Louisiana partners:

Jefferson Parish Schools
St. Tammany Parish Public School System

Coastal Mississippi partners:

Bay Waveland School District
Biloxi Public Schools
George County School District
Gulfport School District

Hancock County School District
Harrison County School District MS
Jackson County School District - Mississippi
Long Beach Schools Mississippi
Moss Point School District
Ocean Springs School District
Pascagoula-Gautier School District
Pass Christian Schools
Pearl River County School District
Picayune School District
Poplarville Special Municipal School District
Stone County School District

Central Mississippi partners:

Canton Public School District
Clinton Public School District
Forrest County School District
Hattiesburg Public Schools
Hinds County School District
Jackson Public Schools

Lamar County Schools
Pearl Public School District
Petal School District

These are the supplies that will be provided:

- 1- set of 8-count broad tip markers
- 1- set of 8-count thin markers
- 1- 24-count Crayola crayons
- 1- box of 2-ply tissues
- 8- glue sticks
- 3- large, pink erasers
- 1- 5" blunt scissors
- 2- 12-pack of #2 pencils
- 1- pack of 9x12 color construction paper
- 4- 2-pocket folder with 3 prongs
- 4- chisel tip yellow highlighters

*Please note that some teachers may require additional supplies.

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:

20 Years of Service

Renee McClung, Financial Service Rep II
Mark Watkins, Director - Corporate Real Estate

15 Years of Service

Sheila Isler, Title Rep & Release Processor II

10 Years of Service

Dina Cruz, Financial Service Rep II
Kimberly Vidrine, Financial Service Rep II
Michael White, Information Security Analyst

5 Years of Service

Naomi Albert, Mortgage Quality Assurance Manager
Bridget Booth, Collections Claims Specialist
Erica Holzer, Teller Service Rep II
Charles Roberts, Network Administrator
Erica Saucier, Teller Supervisor
Chiquita Wright, Member Contact Center Specialist
Christian Young, Enterprise Risk Quality Control Analyst I



Eagles Soar for Combat Wounded Veterans

Bright blue skies greeted 192 eager participants at Keesler Federal’s 14th Annual Eagles Under the Oaks charity golf tournament, held on April 17 at The Oaks Golf Club in Pass Christian, MS. All proceeds raised by this signature community giveback event benefit the Combat Wounded Veterans of South Mississippi (CWVSM), a non-profit that provides essential services and support for local military heroes. This year’s event resulted in a record-breaking \$115,000 donation for the organization that was founded in 2011 by Donna Anderson, a former nurse and case worker at Keesler Medical Center. Since the tournaments began, a total of nearly \$500,000 has been raised for CWVSM.

CWVSM’s mission is to help servicemen and women who have sustained physical or psychological disabilities transition from military to civilian life by providing resources and connections to assist with financial, housing, employment, and other needs.

“We need to do everything we can to support our combat wounded veterans who have sacrificed so much for us all,” said Andy Swoger, President and CEO of Keesler Federal Credit Union. “This event keeps getting bigger every year, which shows that a lot of people feel the same way.”



Thank You to Our Sponsors!

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Fraud 101

Synthetic Identity Fraud

As artificial intelligence (AI) grows more powerful, fraudsters are harnessing it to create synthetic identities to commit criminal financial activity. Synthetic identity fraud combines real stolen information and fictitious details to create a “person” that doesn’t truly exist and uses that identity to commit fraud.

For example, a synthetic identity is often a real Social Security number that is stolen and combined with a fabricated name, birthdate, address, and phone number. These Social Security numbers are often ones that belong to children or teens who have little to no credit history, the elderly, and even homeless individuals. These identities are then used to open accounts, apply for loans, make purchases, or secure student benefits, often going undetected for months or years. Because no single real person is fully tied to the fraudulent profile, this type of theft is harder to detect and resolve – and it’s one of the fastest-growing forms of financial crime.

With back-to-school season underway, students and families are prime targets. Awareness and vigilance about protecting your identity are key components to not becoming a victim of fraud.

Protect Yourself from Synthetic Identity Fraud:

- Regularly monitor credit reports for all household members – even minors.
- Be cautious about where and how you share Social Security numbers during school enrollment or financial aid applications.
- Set up fraud alerts or credit freezes to limit unauthorized activity.

AI makes these scams more convincing – and more damaging. Stay proactive, stay informed, and lean on your credit union for help spotting and stopping identity fraud before it grows.





Financial Wellness

Tariffs, Trade, and Your Finances: Simple Ways to Stay Ahead

From groceries to electronics, you've likely noticed prices going up—and staying up. While different factors influence the cost of everyday items, trade tensions and tariffs are part of the picture. But what does that mean for your personal finances, and how can you protect your budget when global markets feel unpredictable?

Tariffs 101

Tariffs are essentially taxes on imported goods. When one country imposes tariffs on another's products, the costs of those goods typically rise—first for businesses and eventually for everyday consumers. Recently, the U.S. has adjusted and added tariffs on a variety of products, including automobiles, consumer electronics, apparel, and appliances. In response, trading partners may do the same, leading to a cycle of higher prices and less predictability. The result? A more expensive shopping cart and tighter monthly budgets for many households.

How Tariffs Affect Your Wallet

Even if you don't follow global trade news, you probably feel its ripple effects, such as:

- Higher prices for goods that rely on imported materials or are imported entirely.
- Delayed product availability for items in demand.
- Price fluctuations that make it harder to plan your monthly expenses.

These impacts can be frustrating, especially when you're already working hard to stick to a budget or manage debt. Here are some steps you can take to cushion the effects of these changes:

1. Revisit Your Budget Monthly. Inflation and trade shifts can cause price hikes quickly. Review your budget regularly so it reflects real-time expenses. If you need help getting started, a budgeting worksheet can make it easier to track where your money is going—and where you can adjust.

2. Shop Strategically. If imported items are getting more expensive, focus on buying local when you can. Local produce, small business goods, and U.S.-manufactured items may be less affected by tariffs, and you're also supporting your community.

3. Delay Big Purchases (when possible). If you've been planning a major purchase that might be impacted by tariffs—like a car, appliance, or electronics—it could be worth waiting or shopping used. Prices might stabilize, or you may find better deals if you wait.

4. Build a Buffer. Even small savings add up. Try setting aside a little each paycheck in an emergency fund. A cushion gives you breathing room when prices fluctuate and helps reduce the stress of unexpected expenses.

5. Track Tariff-Related News. Tariff changes often impact specific industries and products. Knowing what's coming can help you time purchases, explore alternatives, or adjust your spending plan before prices go up.

6. Get Support Sooner Rather Than Later. If rising costs are stretching your budget thin, don't wait until it becomes a crisis. If your goal is to modify your budget, save more, or tackle debt, **Keesler Federal has partnered with GreenPath Financial Wellness to provide tools and resources, including free financial counseling, that can help.**

For more, visit kfcu.org/resources/free-financial-counseling.

Be Financially Ready for Storm Season



For people who reside or own vacation property in the Gulf South region, June through November can be a precarious time of year. The National Oceanic and Atmospheric Administration (NOAA) has forecasted an above-normal storm season for 2025, with 13 to 19 named storms, with 6 to 10 of those becoming hurricanes, and 3 to 5 that may be classified as major hurricanes.


In addition to stocking up on essential supplies and securing your property, it's crucial to be financially ready - something that's easy to overlook, especially during the stress of an evacuation. Here are some steps you can take now to prepare:

- Beef up your emergency savings.
- Keep sufficient cash on hand, preferably in small bills, in case of credit card and ATM service interruptions.
- Have easy access to important records (property insurance, financial accounts, medical details and prescriptions). Storing photos of documents on your phone is a convenient option.

Also, if you don't already have it, download the free Keesler Federal mobile app for access to the financial services you need, regardless of your location or the time of day. The app allows you to check account information, pay bills, deposit checks remotely, transfer funds, send payments by Zelle, apply for a loan, freeze and unfreeze cards, set alerts,

and more. You can also search for the nearest Keesler Federal branch or 55,000 surcharge-free ATMs.

Need to take care of business in person? As a Keesler Federal member, you also have access to services at nearly 5,000 other credit unions throughout the U.S. The app allows you to search for a shared branch near your destination where you can conduct transactions on your Keesler Federal account.

 **Hurricane season is here, so prepare and stay safe. Download the Keesler Federal mobile app for free on the App Store or Google Play.**

Source: noaa.gov

Personal Loans:

A Versatile and Affordable Solution

Seeking a flexible and affordable way to take care of the things that are important to you? An unsecured personal loan might be the perfect answer. Weddings, vacations, and emergency expenses like medical bills or car repairs are a few examples of ways a personal loan can benefit you. If your instinct is to automatically pull out a credit card to cover a big expense, it pays to do the math. Often, the interest rate on a personal loan is far more favorable than rates on consumer credit cards, especially retail store cards.

Personal loans can also be used to reduce existing high-interest debt. One personal loan at an affordable fixed rate can eliminate multiple bills from your monthly budget, saving you years of unnecessary interest payments. And Keesler Federal's personal loans are an excellent way to establish a credit history or improve your credit score, which will come in handy when it's time for a home or vehicle loan!

To get started, stop by any branch, apply online at [kfcu.org](https://www.kfcu.org), or call 1-888-KEESLER.

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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.



Kevin Creel
System Administrator
Information Technology



Danielle Hughes
Floating FSR I
Gautier Branch



Chance Lacinak
Floating FSR II
Mandeville West
Causeway Branch



Sandra Schultz
Systems Analyst II
Information Technology



Suzie Siraguza
Branch Manager II
Mandeville West
Causeway Branch

Caring for Aging Parents

Many adults have aging parents who are in need of health-care and living assistance. There are a number of resources today that can help them grow old gracefully, either in their existing home or in a facility, along with multiple options for financing the cost of the care.

Living Options

Living alone

Depending on the independence of your parents, living alone in their existing house may be an option. However, you may need to make several modifications – some of them expensive – to make their home environmentally safe and suitable for an aging person. For instance, important safety features such as a first-floor bathroom, grab bars in hallways and bathrooms, and an emergency response system may be necessary.

If your parent requires assistance with meals or chores, there are several services which can provide support, such as Meals on Wheels, which are free for anyone over 60.

You may also want to consider an in-home aide if your parent needs additional personal assistance.

Living with family

Some families choose to move an aging parent into their own home. If you can do this with minimal conflict, this can be beneficial as it avoids having to maintain a second home – and of course can be less expensive. If your parent has dementia or other health issues, adult day care can be helpful, as it allows them to socialize with other adults.

Assisted living

If your parents are independent and can care for themselves, they may be eligible to enter a continuing-care retirement community, where they can rent (or purchase) an apartment and be eligible for nursing care, if it becomes necessary. Consider purchasing long-term care insurance, which can help pay for nursing home costs or the cost of an in-home aide.

Nursing home

If your parents need more extensive care and require a nursing home, research the options extensively. You may need to reserve a space far in advance, as waiting lists are often long at popular facilities. The government provides limited financial assistance for families paying for nursing home care. Financing long-term care can be a tremendous challenge for many adults.

Financing Long-Term Care

If you're starting to feel discouraged, the good news Medicare will only pay the full cost of professional help if a physician certifies that your parent requires nursing care and if the services are provided by a Medicare-certified home health care agency. However, Medicare will pay for nursing home care

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

for the short-term only, with benefits restricted to low-income individuals with limited assets.

You can offset some of these costs, as you can claim a federal tax credit up to \$3,000 off the cost of in-home care or day care.

You can use a flexible spending account, too, which helps you pay for a certain amount of covered expenses with pretax dollars.

With the cost of elderly care continually on the rise, financial planning can be an important step in providing adequate support for your parents' future well-being.

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 #649654

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