InTouch

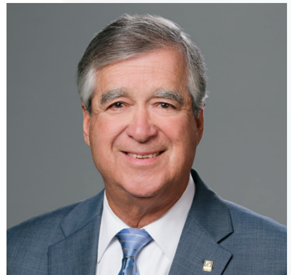
KeeslerFederal

Summer 2026 | A quarterly publication of Keesler Federal Credit Union

Summer's In Full Bloom

FROM YOUR

Board Chair



James Hollingsworth
Chairman,
Board of Directors

As summer draws to a close and families settle in with a new school year, Keesler Federal remains committed to helping our members navigate the expenses that come with the back-to-school season through our impactful and extraordinary giveback programs.

One of our signature initiatives, Bright Futures, is returning for its seventh year. Before the first school bell rings, Keesler Federal employees will have distributed 19,500 school supply kits to incoming kindergarten students at 201 public schools across 27 school districts in Mississippi and Louisiana.

What began in 2019 as a simple effort to support young learners has grown beyond anything I imagined. Over the past seven years, Keesler Federal has invested in our members and communities by providing 90,000 kindergarten students with the supplies they need on their first day of school.

Bright Futures creates wins for everyone involved. Children start school feeling prepared and excited, families save on back-to-school expenses, and teachers are relieved that all students have the tools they need on day one to begin their educational journey with confidence.

We also continue with our extraordinary second $1 Million Live Your Way Debt Eraser. This time, we're helping members hit the brakes on debt by covering six months of their Keesler Federal auto loan (up to $3000 per member) for those who registered for the promotion. We'll keep randomly selecting winners on August 10th until we reach $1 million! That means that more than 330 Keesler Federal members will win up to the maximum prize and could have no auto payment for the rest of the year!

Who does that?? Keesler Federal does!! Our continuous, extraordinary givebacks are unmatched by other financial institutions.

At Keesler Federal, serving our members is our top priority–whether it's summer, fall, winter, or spring. Thank you for the trust and loyalty you place in us to help you with all your financial needs.

Sincerely,

Col-Ret James Hollingsworth
Chairman of the Board
Keesler Federal Credit Union

CEO Celebrates 10 Years

Andy Swoger
President and CEO

This month marks 10 years since Board Chairman James Hollingsworth and the Keesler Federal Board of Directors hired **Andy Swoger** to be the new President and CEO of the credit union, launching a period of unparalleled growth and success for the member-owned financial institution.

Swoger credits the Board's "radical generosity" for our members and a "one team" culture at Keesler Federal that sheds the trappings of hierarchy to foster a member-first focus throughout the organization. The success of this approach is evidenced by member satisfaction ratings that consistently exceed those of competitors and peer organizations.

Other highlights of the last 10 years include:

- 30 new locations–jumping from 24 to 54 branches, including a major expansion into New Orleans
- Assets have grown from $2.3B to $5.3B
- Membership has grown from 190,000 to 394,000
- $330 million in net income has been added over the last decade
- More than 975 total employees–up from 440
- Raising brand awareness by securing major sports sponsorships including the **Biloxi Shuckers** and **Keesler Federal Park**; the **New Orleans Saints**; **New Orleans Pelicans**; **LSU Athletics**; **University of Southern Mississippi Athletics**, and **Jackson State University TM Athletics**.

This year, **Keesler Federal** engineered the largest credit union merger in Louisiana and Mississippi history. It was named one of the best credit unions in the nation in 2026 by both ***Forbes*** and ***Newsweek*** magazines, and was also voted as favorite credit union in numerous local surveys.

A Grand Opening Celebration in Metairie

The grand opening of our newest Metairie branch turned a Saturday afternoon into a neighborhood celebration at 615 Veterans Boulevard on June 27. Members and neighbors stopped by to explore the new branch, meet the Keesler Federal team, and settle in for some barbecue and snowballs. Sports fans had an extra reason to stick around: signed jerseys from Saints star Cam Jordan and Pelicans favorite Jose Alvarado were among the day's door prizes.

The celebration also highlighted two local organizations who are making an impact in their community. Keesler Federal presented $10,000 checks to both the Mande Milkshakers and the TEP Center in support of their work.

The Metairie-Veterans branch is part of Keesler Federal's continued growth across Greater New Orleans. Each new branch brings convenient, personalized financial services close to more members throughout the region.

But a new branch is also a new neighbor. The grand opening offered a chance to meet some of the people who live and work nearby—and to celebrate the community the new team will now call home.

Judging by the hundreds of attendees, Metairie knows how to welcome a neighbor.

If you haven't stopped by yet, come see us at 615 Veterans Boulevard. The Milkshakers may have packed up and the last snowball may be gone, but our Metairie team is ready to welcome you.

The "1 Million Live Your Way Debt Eraser" – Keesler Federal's Biggest Member Giveback Ever

In 2026, Keesler Federal Credit Union aims to take member giveback to a whole new level with three separate $1 million debt eraser programs.

On March 6 of this year, over 350 members were notified that up to $4,000 of their credit card debt would be "erased" as part of the first $1 Million Live Your Way Debt Eraser member giveback. Board Chairman Jim Hollingsworth personally called dozens of winning members to share the news of their good fortune, and was touched by the "overwhelming gratitude" some expressed. Keesler Federal team members working with him said winners were ecstatic, with one single mom even breaking down in tears of joy at the good news.

On the heels of this highly successful inaugural campaign, Keesler Federal returned with a second $1 Million Live Your way Debt Eraser–this time targeting car payments for members with existing Keesler Federal auto loans. Those members selected will win the cash equivalent of six months of car payments–up to a total of $3,000 per winner!

The second $1 Million giveback ran through July 31, with winners to be announced August 6. The response has been overwhelmingly successful, with over 6,800 Keesler Federal members registered within the first week of its run.

The third installment of this campaign is slated to run later in 2026.

Big Mission. Bigger Dreams.

Every child deserves to start school with confidence. Through Bright Futures, Keesler Federal is helping make that happen for **19,500 kindergarten students at 194 public schools** across Mississippi and Louisiana.

Now in its seventh year, Bright Futures helps ensure children begin kindergarten with the supplies they need to learn, grow, and succeed from their very first day in the classroom. By partnering with local school districts, Keesler Federal helps remove one financial burden for families while giving teachers and students a stronger start to the school year.

Months before the first school bell rings, Keesler Federal employees, volunteers, and school partners begin assembling and delivering nearly 20,000 Bright Futures kits filled with crayons, pencils, notebooks, scissors, glue, and other classroom essentials. It takes months of planning and coordination across two states to ensure every kindergartener arrives with the tools they need to learn from day one.

Kindergarten lays the foundation for a lifetime of learning, and starting school prepared can make all the difference. Every Bright Futures kit represents more than school supplies–it represents a community coming together to help children begin their educational journey with confidence.

It's one more way Keesler Federal–and its members–are investing in stronger communities, one child at a time.

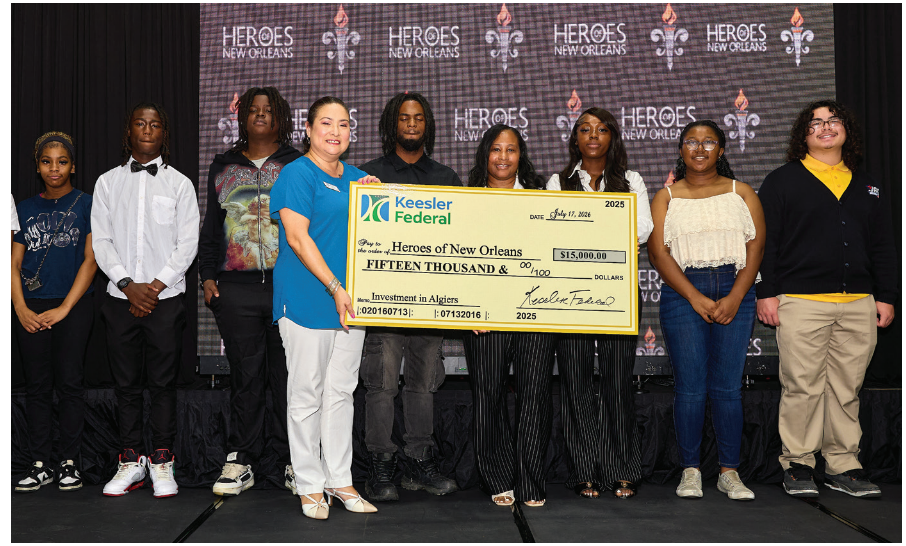
Keesler Federal in the Community

Keesler Federal remains committed to building stronger communities. This Summer, our team supported the organizations making a difference in your neighborhood.

Gulfport Area School Supply Distribution

Hattiesburg Area School Supply Distribution

Jackson Area School Supply Distribution



Check presentation to the Heroes of New Orleans

At the 615 Veterans-Metairie branch grand opening, Keesler Federal presented checks to the Mande Milkshakers and the TEP Foundation

At the Alabama Deep Sea Fishing Rodeo in Mobile, AL

Get Yourself Prepared for Hurricane Season - Before the Storm Hits

Hurricane season is in full swing, and if you're in the Gulf South, it's never too early to get prepared. The season officially runs from June 1 until November 30, but you can avoid last-minute woes by getting ready now.

Here are some tips to help you feel ready before the storms even start to form.

Stock Up on Essential Supplies

Make a list of the disaster supplies you may need for everyone in your household, including food, water, and medicine. The National Oceanic and Atmospheric (NOAA) recommends a minimum 3-day supply.

In addition to household supplies, it's also a good idea to have sufficient cash in small bills on hand in case you don't have access to ATM services or are unable to use your credit or debit card.

Develop an Evacuation Plan

If you believe you are at any risk of evacuation, now is the time to make a plan. Find locations safely located outside of flood-prone areas. If you have banking needs while you're away from home, you can use the Keesler Federal mobile app to find a nearby branch or one of our 55,000 surcharge-free ATMs.

Gather Important Documents in a Safe Place

The last thing you want to worry about when flood waters rise or you need to evacuate is where all of your important documents are. Make sure you have easy access to any important records and documents, such as your proof of property insurance, passports, prescriptions, and financial accounts.

If you haven't already, consider switching your paper statement with Keesler Federal to an eStatement. You'll benefit from uninterrupted access to your monthly statement if you need to evacuate or if there is a lapse in postal service.

Make Use of Keesler Federal's Digital Services

Another great way to feel prepared is to download the free Keesler Federal mobile app if you do not already have it. This will ensure you have 24/7 access to the financial services you need, regardless of your location. With the app, you can check your account information, pay bills, deposit checks with your phone, send payments by Zelle, and much more.

You can also search for one of the nearly 5,000 shared credit union branches throughout the U.S. to find a location near your destination if you find you must evacuate.

What's more, you can add your Keesler Federal cards to Apple Pay®, Google Pay™, or Samsung Pay®, allowing you to make fast, contactless payments with your device no matter where you are.

Hurricane season has arrived, and now is the best time to prepare. Stay safe by downloading the Keesler Federal mobile app for free on the App Store or Google Play.

Forbes
AMERICA'S
BEST-IN-STATE
CREDIT UNIONS
POWERED BY statista
2026

WE'VE BEEN RECOGNIZED AS ONE OF

AMERICA'S BEST-IN-STATE CREDIT UNIONS

Keesler Federal Named Mississippi's No. 1 Credit Union by Forbes

Keesler Federal has earned the top spot on Forbes' 2026 list of America's Best-In-State Credit Unions, ranking No. 1 among credit unions in Mississippi.

The annual ranking, developed by Forbes in partnership with market research firm Statista, evaluates financial institutions based on consumer feedback and factors including trust, customer satisfaction, financial advice, digital services, branch services, and overall customer experience.

For Keesler Federal President and CEO Andy Swoger, the recognition reflects a focus on service that has remained constant even as the credit union has grown.

"Being named Mississippi's top credit union by Forbes is especially meaningful because it reflects the voices and experiences of the people we serve," Swoger said. "This recognition belongs to our employees, whose commitment to service helps us earn that trust every day."

The No. 1 ranking comes during a period of significant growth for Keesler Federal. Over the past decade, the credit union has expanded into new communities, grown its branch network, and welcomed thousands of new members—all while continuing to invest in the services and technology members use every day.

That growth has also created more opportunities to give back. As a member-owned, not-for-profit credit union, Keesler Federal puts its success to work for members and the communities it serves.

The Forbes recognition is a welcome milestone—and another reason to keep raising the bar.

We're proud to be Mississippi's No. 1 credit union, and even prouder to keep serving the members who helped us get there.

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 third quarter of 2026:

35 Years of Service

Vonda Martin, Executive Assistant
Sonya Pylate, Loan Portfolio Specialist

20 Years of Service

Andrea Carnley, Title Rep & Release Processor II
Thomas Curtis, Senior Director Consumer Lending
Natasha Phelps, Title Rep & Release Processor II
Rachel Riley, Branch Manager
Mark Rosa, VP - Economics & Strategy
Shante Taylor, Lending Business Analyst

15 Years of Service

Julie Gort, Training Business Partner
James Payton, Principal Enterprise Architect
Kevin Wetzel, Corporate Security & Invest Officer

10 Years of Service

Natasha Bellamy, Teller Supervisor
Savannah Decuir, Instructional Design Specialist
Kenneth Fowler, Dealer Service Rep II
Samantha Nichols, IT Support Analyst Team Lead
Susan Whisenant, Financial Service Rep II

5 Years of Service

Emily Applegate, Repossession Specialist
Stavroula Beach, Mortgage Loan Processor III
Julie Brown, Project Manager III
Kinsey Brown, Special Loans Team Lead
Alana Buquoi, Enterprise Risk & Control Advisor I
Emily Angcaya Chapman, Floating Teller Service Rep II
Alyssa English, Financial Service Rep I
Jason Fayard, Purchasing Info Specialist
James Freeland, VP - Consumer Lending
Christen Fuqua, Teller Service Rep III
Jeffrey Krentz, Deposit Operations Team Lead
TaQuayla Lewis, Dealer Services Rep I
Olivia Lizana, Mortgage Default Specialist I
Zanzi McCreary, Loan Portfolio Specialist
Kathy Lee McCullough, Specialized Accountsts Specialist II
Regina Neeley, Teller Service Rep II
Shelby Nunez, Teller Service Rep III
Clarissa Paz, Floating Financial Service Rep II
Meagan Rabun, Payment Operations Specialist II
Susan Roos, Collections Rep II
Catherine Qualls, Member Relationship Specialist
Naomi Sipp, Teller Supervisor
Taylor Turan, Accountant II
Alisa Williams, Teller Service Rep III

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.

Gracie Bass
Vendor Management
Office Team Lead

Stephanie Cain
Branch Manager
Long Beach

Alyssa Gatian
Senior Manager
Credit Cards

Kim Nguyen
Enterprise Risk
Governance Manager

Building a Bridge

Semiretirement can help bridge the gap between full-time work and complete retirement

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

Semiretirement is a transitional phase between full-time work and complete retirement, allowing individuals to reduce their work hours or shift to less demanding roles while still earning an income. It's an increasingly popular option for those who aren't quite ready (or financially able) to stop working entirely but want more flexibility and time for personal pursuits.

Semiretirement can take various forms, depending on an individual's goals and financial needs. Some people scale back hours at their current job while others transition to part-time roles, freelance work, consulting or even starting a small business. Key advantages of semiretirement include:

- **Financial security.** Provides a continued income, which helps preserve savings and delay drawing down retirement accounts.
- **Mental and physical well-being.** Promotes well-being by maintaining a routine and sense of purpose through part-time work.
- **Flexibility.** Allows for more personal time without fully giving up the benefits of working.
- **Gradual transition.** Eases the psychological shift from a career-focused life to full retirement.

A Six-Step Plan for Achieving Semiretirement

Successful semiretirement requires careful financial and lifestyle planning, including:

1. **Financial assessment.** Evaluate your current savings, retirement accounts and income needs. Calculate how much you need to supplement your retirement savings with part-time work.
2. **Flexible income streams:** Identify potential income sources, such as consulting, part-time employment or nonretirement investment accounts, to ensure you're financially secure.
3. **Healthcare coverage.** Consider how you'll maintain health insurance, especially if leaving a full-time job with benefits. Options might include Continuation of Health Coverage (COBRA), spousal coverage or private insurance.
4. **Social Security strategy.** Delaying Social Security benefits can increase your monthly amount later. Decide whether to claim early or wait.
5. **Skill assessment and career pivot.** If you're planning to shift industries or take on freelance work, upskill or retrain as needed before scaling back.
6. **Lifestyle adjustments.** Practice living on a semiretirement budget to see if it's sustainable.

By planning ahead, you can create a flexible, fulfilling lifestyle that bridges the gap between full-time work and complete retirement .

Informational Sources: Vanguard: "How America Saves Report 2024"; BaFidelity: "Guide to Working Less and Living More" (November 18, 2024); Smart Asset: "What Is Semi-Retirement and How Do You Do It? (May 29, 2024).

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