

InTouch

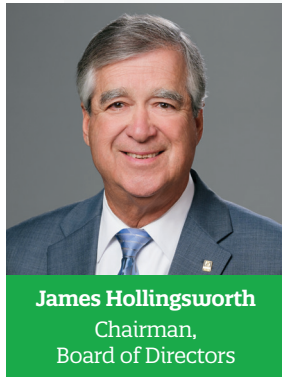


Winter 2026 | A quarterly publication of Keesler Federal Credit Union



Honoring First Responders
Federal Shutdown Relief

FROM YOUR Board Chair



Happy 2026 from your Keesler Federal family!

As we enter our 79th year, thank you for choosing us to be part of your financial journey. Our goal is clear: to consistently deliver the best banking experience and help you build the future you envision. That's why I'm pleased to share that *Newsweek* has recognized us as one of the nation's best regional credit unions for the third year in a row. Our member givebacks have always set us apart, and this year is no different. An exciting new giveback will be revealed in the coming weeks, so stay tuned to find out how you could be a winner!

Keesler Federal is known for prioritizing the well-being of our members and communities above all else. Recently, many members faced the possibility of significant financial hardship through no fault of their own due to the government shutdown. We quickly launched our one-of-a-kind Paycheck Relief program to advance funds for members with federal direct deposit, ensuring they were covered during this challenging time. We're proud to support loyal members like you by being there when it matters most. You can read more about this program in this issue of *InTouch*.

Membership growth is crucial to the ongoing strength and success of any financial institution, ensuring its ability to continue providing the highest quality products and services into the future. Soon, we'll fully integrate Jefferson Financial Federal Credit Union members into our system, completing the largest credit union merger in the history of Mississippi and Louisiana. With this, all members will have extended reach to access any branch within our larger footprint, and more people will enjoy the benefits of Keesler Federal membership. This is a win for everyone!

Please mark your calendar for the 2026 Annual Membership Meeting on March 26. Complete event details will be available shortly. Until then, I wish you a happy and prosperous year ahead.

Yours in service,

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

James Hollingsworth

Kick Off a Fraud-Proof 2026!



Starting the new year smart means protecting your accounts. Fraud can happen to anyone, but small steps make a big difference.

Here are six tips to get 2026 off on the right foot:

Freeze old cards: Even if you no longer actively use a card, it can still be targeted. Freezing them stops thieves cold. Contact the card issuer if you are unable to do it by logging in online.

Set strong alerts: Turn on text or app alerts for withdrawals, transfers, and card usage so you know immediately when a transaction looks suspicious.

Double-check every number: Sending money to friends or family? Verify their account information first to avoid big headaches later.

Review transactions weekly: Taking a quick glance at your statements regularly makes unusual charges much easier to spot.

Update old passwords: If it has been a while since you have updated passwords to your banking, email, or cloud storage accounts, refresh them to stop easy break-ins. Be sure to create a unique password for each account as well.

Contact your credit union: Team members can immediately freeze accounts, replace cards, or flag suspicious activity.

Taking these steps now means starting the year off with confidence. For questions or assistance, call 1-888-533-7537.

How Keesler Federal Redefined Shutdown Relief



When the federal government shut down on October 1, thousands of federal employees faced tremendous uncertainty. While many financial institutions offered loans with applications and repayment plans, Keesler Federal took a different path—one that put members first.

Introducing Paycheck Relief

Instead of loans, we provided automatic paycheck advances to members with federal direct deposit—no fees, no interest, no red tape. From the start of the shutdown through its resolution, we advanced more than **5,000 paychecks totaling \$6.5 million to 1,710 members**, ensuring they

never missed a beat. Once back pay arrived, we automatically recouped the funds. For non-members, we offered a zero-interest loan of up to \$6,500 with a 12-month repayment term. Keesler Federal's innovative response to the government shutdown showcased the credit union difference. By advancing money, not loaning it, we were able to take immediate, impactful action that a for-profit bank simply cannot.

Beyond Paychecks: Fighting Hunger

The shutdown also disrupted SNAP benefits for millions, creating increased food insecurity. Keesler Federal doubled its annual food bank support from \$50,000

to over \$100,000 and partnered with **Feeding the Gulf Coast** for a major food distribution event in Gulfport. Two 18-wheelers delivered fresh produce, meats, and essentials—enough for enough for nearly 500 families. Volunteers, including dozens of Keesler Federal employees, served approximately 2,000 people in a line that stretched three miles. Additional food distribution events followed with support from our team members.

The True Benefit: Peace of Mind

For members, the greatest relief wasn't just financial—it was emotional. Missing a paycheck and not being able to pay bills or afford

groceries creates tremendous stress for families. Providing our members and the communities we serve with peace of mind during difficult times is priceless.

Living Our Purpose Statement

Keesler Federal's response reflects our commitment to people over profits. In times of crisis, we meet members where they are and address immediate needs—whether through financial relief or community support. Guided by the credit union philosophy of “people helping people,” we're building stronger communities—one member, one relationship, one financial solution at a time.



CFO Susan Peyret talks paycheck relief with CDO Samantha Bignell on WXXV.



Board Chair Jim Hollingsworth and CEO Andy Swoger distribute food in Gulfport.



Team members loaded vehicles with donated food.



Dozens of employees volunteered to help.



Spotlight on Local Heroes

Every year, Keesler Federal partners with local fire, law enforcement, EMT, and other emergency response agencies to recognize outstanding first responders in our communities. Each hero is nominated by their respective department for demonstrating exceptional service. What began 10 years ago as an initiative for the Mississippi Gulf Coast now includes the Hattiesburg and Jackson metro

areas, Louisiana, Alabama, and the United Kingdom. The 2025 First Responder of the Year awards celebrated 101 professionals at regional award presentations attended by a Saints legend or at their duty station. Each honoree is presented with a commemorative trophy and \$100 gift card and is recognized on Keesler Federal's social media platforms.

"We are very proud to recognize these extraordinary men and

women who are on the front lines every day," said Andy Swoger, Keesler Federal President and CEO. "This is our way to thank them for their dedication and commitment to keeping us all safe."

Pictured here are some of the 2025 First Responder of the Year Award recipients. Please join us in saluting these and all first responders for their service.



Simple Steps for a Stress-Free Tax Season



Once the New Year festivities wrap up, most of us will begin thinking (albeit reluctantly) about income tax season. However, the good news is that tax preparation doesn't have to be overwhelming. With a little organization and planning, you can make the process smoother, avoid last-minute stress, and even uncover opportunities to save. Here are some easy steps to help you get started:

Gather your documents early

Begin by collecting all the paperwork you'll need. This includes W2s, 1099s, mortgage interest statements, property tax receipts, and records of charitable donations. Having everything in one place, whether in a folder or a secure digital file, will save time when you're ready to begin your taxes.

Review statements

Your monthly credit union and bank statements, as well as credit card statements, may contain important information for deductions, expenses, or income reporting. Interest earned, student loan payments, and retirement contributions are often overlooked. Take a few minutes to review your statements so nothing slips through the cracks. If you're self-employed or have a side gig, ensure you're capturing all business expenses. Can't find a receipt for a deductible purchase? Check your bank and credit card statements for the transaction.

Organize expenses and deductions

If you plan to itemize your deductions rather than take the standard deduction, track

expenses such as medical bills, education costs, and charitable contributions. Even small amounts add up. Consider using a simple spreadsheet or budgeting app to keep these organized throughout the year.

Check for tax credits

Credits differ from tax deductions in that they are a dollar-for-dollar reduction of your tax liability. For instance, a \$1,000 tax credit will wipe out \$1,000 in taxes due. Meanwhile, the value of a tax deduction depends on your tax bracket. For those in the 22% tax bracket, a \$1,000 deduction will save \$220 in taxes. Because credits are so valuable, the government usually places income limits or other restrictions on who can claim them. The most common credits fall into the following categories: tax credits for college, tax credits

for families, tax credits for income-eligible households, and tax credits for investments.

Plan ahead for filing

Decide whether you'll file on your own, use tax software, or work with a professional. Making this choice early ensures you won't be scrambling as deadlines approach. Something to consider: If you expect a refund, filing sooner means receiving your money faster. If you owe taxes, waiting until the filing deadline to pay means you can continue earning interest on those funds.

By taking these steps now, you'll enter tax season organized, informed, and ready to file with ease. Preparation today means peace of mind tomorrow.



SAVE BIG ON TAX PREP!

- ✓ Exclusive member discounts
- ✓ Extra savings with early-season pricing (file by 2/28)
- ✓ PLUS, enter for a chance to win \$10,000 🎉

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Giving Back with Team Keesler Federal

Keesler Federal team members made a big impact in the communities we serve during the fourth quarter. Some of the many activities across our footprint included rolling up our sleeves for two women’s build projects for Habitat for Humanity St. Tammany West, partnering with Mustard Seed of Faith at the Mississippi State Fair, and supporting multiple food distributions. We joined the

Manning Family Children’s Holiday Parade in New Orleans, teed up for charity golf tournaments, and proudly sponsored the Keesler Federal Mississippi Gulf Coast Marathon. To spread holiday cheer, we delivered donations to Veterans Administration facilities in Biloxi and Jackson, held CASA and CAC toy drives, and distributed \$50 Bit of Joy gift cards to those in need throughout our communities.



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 2025:

- 30 Years of Service**
Julie Peek, Director of Accounting
- 25 Years of Service**
Racheal Kilpatrick, Digital Support Rep II
- 20 Years of Service**
Megan Conn, Retail Support Team Lead
Heather Marchulones, Commercial Underwriter
Ashley Miner, MCC Training Development Supervisor
Amanda Rodriguez, Retail Support Team Lead
Keli Saucier, Director Enterprise Quality Control
Jasmine Shook, Internal Auditor III
Katie Williams, Portfolio Services Manager
- 15 Years of Service**
Tammy Miller, Teller Supervisor
- 10 Years of Service**
Carl Keenan, Business Continuity Specialist
Shaun Maher, Systems Engineer
- 5 Years of Service**
Jessica Booth, Mortgage Servicing Escrow Specialist
Melissa Creel, Director Mortgage Servicing
Amanda Cruthirds, Asst Branch Manager I
Brittany Fountain, Mortgage Business Development Officer
Nicholaus Gaston, Floating TSR III
Daniel McFatter, Commercial Loan Officer
Kaci Parsons, Financial Services Rep II
Jessica Rapuano, Financial Crimes Specialist
Stephanie Tussey, Director, Operations Support and Special Projects

Your Financial To-Do List



The start of a new year is the perfect time to take control of your financial future. While predicting the economy can be tricky, there are practical steps you can take now to set yourself up for success. Here are eight smart moves to consider this month:

Save more for retirement

Contribution limits for retirement accounts have increased. If you have a workplace retirement plan, consider boosting your contributions—especially if your employer offers matching funds. No plan at work? Open a tax-deferred IRA or a Roth IRA and set up automatic deposits. Combining both options can help you maximize long-term savings.

Create—and stick to—a budget

Budgeting is essential for financial health. Start by listing your fixed expenses and subtracting them from your income to determine what's left for discretionary spending. If your budget feels tight, consider ways to cut costs such as unnecessary subscription services or explore new income streams like freelancing or online sales.

Seek higher interest rates

Interest rates have been gradually decreasing, which means savers should keep an eye out for opportunities to earn more. Credit unions and online banks often tend to offer higher returns on deposit accounts than traditional banks. Consider a high-interest money market account, especially if a promotional rate is available. Certificates can also be an attractive option if you are comfortable locking away your money for a set period. If you have a certificate that is maturing soon, instead of automatically rolling it over, compare other options to identify the best rate and term length for you.

Use flexible spending accounts wisely

If you have a healthcare-related flexible spending account, remember these funds are typically “use it or lose it.” Make sure you have claimed all allowable expenses for last year by your plan’s deadline to avoid losing money. Check your balance for the year ahead and begin planning qualifying purchases and services to ensure you use your funds in a timely manner.

Take advantage of seasonal discounts

January is prime time for deals on items such as holiday décor for next Christmas, winter clothing, bedding, storage/organization products, fitness equipment (and gym memberships), and electronics/tech gear. In fact, experts say the beginning of the year is better than Black Friday for deals on televisions and gadgets as retailers make room for new products introduced at January’s Consumer Electronics Show.



Review investment fees

High fees on your investment can quietly eat away at your returns. Take time now to review the expense ratios or management fees on your accounts. Even small reductions in fees can make a big difference over time.

Rebalance your portfolio

If you have an investment account, market fluctuations can throw your investment mix off balance. Review your asset allocation and adjust as needed to align with your risk tolerance. Diversification is key to reducing risk.

Consider professional guidance

A financial adviser can help you stay on track, but choose carefully. Look for a fiduciary who is legally obligated to act in your best interest and get written confirmation of this commitment.



By tackling these steps early in the year, you'll build a stronger financial foundation and set yourself up for success. Keesler Federal is here to help—whether it's opening a high-yield savings or checking account, exploring retirement options, or providing free financial literacy tools. Let's make this year your best financial year yet!



Save the Date!

Hybrid Annual Membership Meeting

March 26, 2026 • 7:00pm

Mark your calendars and join us for an important and informative evening!

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.



Amy Glenn
Branch Mgr I
Slidell Cross Gates



Brandi Kopszywa
Team Lead
Digital Support



DeWanda Kropp
Manager
Retail Support



Jordan Le
TSR II
Gautier



Kari Mailles
Team Lead
MCC

Scams to Expect for Tax Season

What are Tax Scams?

Tax scams involve bad actors – who impersonate the IRS, tax professionals, or government entities over the phone, through text, online, or by email – and are designed to trick you into providing sensitive information or sending money for taxes, penalties, and fees you don't owe.

Tax Scams Methods

Fake Tax Refund: A new scheme that involves bad actors mailing letters impersonating an IRS letter. The letter claims that there is a notice in relation to an unclaimed tax refund.

IRS Call: Impersonation phone calls also known as vishing may occur, where callers will pose as IRS agents and use fake credentials in hopes of stealing taxpayer funds or personal information. These scammers may know a lot about their victims and will intimidate them into making a hasty decision.

Phishing email: Scammers will send several email alerts attempting to trick people into thinking their emails are legitimate notices from the IRS. These phishing emails will seek information related to refunds, filing status, confirming personal identity, and late payments.

How to identify and deal with Tax Fraud:

- **Use caution with unsolicited communications.** The IRS typically initiates contact via traditional mail. Be wary of unexpected calls, emails, or texts claiming to be from the IRS or any tax authority, especially if they require immediate payment or threaten legal action.
- **Verify sources.** If you receive any communication claiming to be the IRS or a tax professional, verify its legitimacy by navigating to the official website or contact a verified phone number.
- **Be alert of phishing attempts.** Think twice before interacting with any email requesting for sensitive or financial information. Legitimate organizations like the IRS will not ask for this information via email or phone.
- **Resist scare tactics.** Scammers will often use intimidation or urgency to bait victims into making a rushed decision, not in their best interest. We recommend you take your time, thoroughly evaluate requests, and verify all urgent requests.
- **Secure personal information.** Be sure to protect your information such as Social Security numbers and financial details to prevent identity theft and tax fraud.

I think I may be a victim of a Tax Scam. What should I do?

1. Stop all communication. If you are in contact with a scammer, cease communication immediately.
2. Report the incident. You can file a complaint with the IRS on their website. Additionally, you can report the incident to the Federal Trade Commission (FTC)

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

on their website.

3. Protect your identity. Monitor your financial accounts, credit reports, and any other sensitive information for signs of unauthorized access and activity. With most accounts, you can place a fraud alert or a credit freeze to prevent further compromise.

4. Document the incident. Keep any record of communication and documentation related to the scam. This can be extremely useful when reporting the incident and resolving any issues with tax authorities on the phone via email or online.

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 #545560

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