

InTouch

A quarterly publication of Keesler Federal Credit Union | Fall 2018

**Honoring
Our First
Responders**



Chairman's Message



James Hollingsworth
Chairman,
Board of Directors

What's your favorite thing about fall? Maybe it's football, Halloween haunted houses or indulging in pumpkin spice flavored everything. At Keesler Federal, we love all of the above, too. But we especially appreciate the chance to work together as a family and give back to the communities we call home.

One group we can never thank enough is the first responders who selflessly run towards danger to keep our communities safe. This year's First Responders Appreciation Dinner was an opportunity to recognize these inspiring individuals from all three Mississippi Gulf Coast counties during a gala evening at the Beau Rivage Resort & Casino. A round of applause also goes to this year's winners of the Lisa J. Stubbs Memorial Scholarship. What a privilege it is to help these bright students pursue their academic dreams.

I'd also like to acknowledge the many Keesler Federal employees who enthusiastically donated to, participated in and creatively raised funds for the American Heart Association's Heart Walk. The generosity and passion of our team and members like you bring to life the credit union motto of 'People Helping People'.

It's never too early to start planning for the holidays! In this issue of InTouch, learn how harnessing the power of credit card reward points can pay for your holiday travel and other expenses. And keep an eye on our website for the return of our popular and affordable Holiday Helper loans in early November.

From everyone at Keesler Federal, thank you for your membership and warmest wishes for a spectacular fall season!

Yours in service,

A handwritten signature in black ink, appearing to read 'James Hollingsworth', written over a white background.

James Hollingsworth

Vision Statement

Keesler Federal will be
THE choice for financial services.

Mission Statement

Keesler Federal will exceed
our members' expectations by
committing to their financial success.

Organizational Values

Quality | Trust | Integrity | Respect
Teamwork | Communication | Loyalty



Heart Walk 2018

They raffled eye-popping gift baskets. Sold plate lunches, baked goods and t-shirts. And they quite literally walked the walks, which took place throughout the regions we serve. “They” are the smiling tellers, branch managers, member service representatives and others who make up Team Keesler! Thanks to their efforts, we raised over \$10,000 for the American Heart Association.



Keesler Federal is pleased to announce the 2018 winners of the Lisa J. Stubbs Memorial Scholarship Essay Contest.

Congratulations Scholarship Winners



In 1987, Keesler Federal developed an annual scholarship contest to help members achieve their dreams of higher education. The scholarship was named in honor of Lisa J. Stubbs, an eight-year Keesler Federal employee who attended night classes while working full time for the credit union. Lisa died at the age of 25 after a lifelong struggle with cystic fibrosis.

The responses to this year's essay topic, *"Compare the United States' educational system to that of other countries,"* resulted in a three-way-tie and the awarding of two extra \$1,000 scholarships in the Dependent Member category.

UNDERGRADUATE DEPENDENT MEMBERS



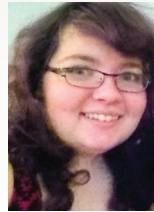
Jessalyn Davis
University of
Southern Mississippi



Rebecca Fish
University of
Southern Mississippi



Ashley Lizana
University of
Notre Dame



Amie Peacock
Mississippi Gulf Coast
Community College



Olivia Riser
East Carolina
University

INDEPENDENT ADULT WINNERS



Franco Healy
University of Tennessee
Health Science Center



Margaret Wetzel
Xavier University of
Louisiana College of Pharmacy



A special thank you to our panel of judges who reviewed each essay for originality, clarity and meaningful content:

Heather Jordan: A year ago, Jordan was transferred to MacDill Air Force Base after serving at Keesler. She has been married for 8 years to her husband, Jordache. They have two beautiful children, Nahshon and Nalani, and a dog named Nahla. Jordan currently runs the Dental Squadron's Education and Training program and has also been filling in as the Commander's Secretary for the last 5 months.

Stacey Butera: Butera teaches 8th Grade English/Language Arts at Biloxi Junior High and has lived in Biloxi for over 20 years with her husband and two children. Her daughter is currently a junior at Biloxi High School and her son is a sophomore at Mississippi State. She holds a bachelor's degree in English from the University of South Alabama and a Master of Arts in Teaching from Mississippi State. Reading and giving students the tools they need to succeed are her passion.

Shelley Silvas: Silvas has taught in the Mississippi Public School system for twelve years. She has spent four of those years teaching at Biloxi High School where she is currently the English/Language Coordinator.



A Commitment to Member Service

Great Employees.
Great Credit Union.

Keesler Federal team members believe in the credit union philosophy, and it shows in their tenure. Our team members are dedicated to making a difference in the lives of members, and, in turn, Keesler Federal has made a difference in their lives. This may explain why so many people begin and end their careers with Keesler Federal.

Keesler Federal team members are recognized for service in 5-year increments (3-year in the UK). We are proud to recognize the following team members who have service anniversaries during the third quarter of 2018:

35 YEARS OF SERVICE

Jill Jennings, Director of Branch Operations,
Western Region

15 YEARS OF SERVICE

Melissa Bailey, Teller Supervisor, Lakeview Branch
Analya Ambion, Mortgage Loan Processor

10 YEARS OF SERVICE

Patrice Viverette, Card Services Rep
Deborah McDonald, Teller Service Rep,
D'Iberville Branch
Dawn Cox, Teller Service Rep, Larcher Branch

5 YEARS OF SERVICE

Stephanie Krentz, Financial Service Rep,
Orange Grove Branch
Kayla Stiglet, Business Systems Analyst
Samantha Bignell, Financial Service Rep,
Pascagoula Branch
Amber Adams, Collections Rep
Dawn DuBois, Member Records Clerk
Brooke Jones, Dealer Services Rep
Shalondra Fautner, Titles/Insurance Rep
Jim Estrada, Director, Business Services
Ruth Montana, Director, Human Resources
Adam Starnes, Network Administrator

Honoring Our Brave First Responders

A crowd more than 1,000 attended the First Responders Appreciation Dinner sponsored by Keesler Federal Credit Union and held at Beau Rivage Resort & Casino in Biloxi on August 23.

Now in its fourth year, the celebration is one of Keesler Federal's biggest community events. The honorees represented 36 police, fire, military and medical response agencies and departments from across the three Mississippi Gulf Coast counties.

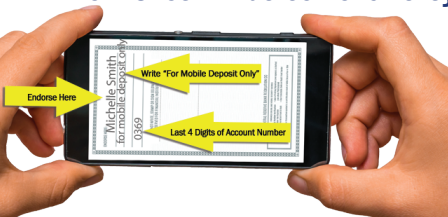
To view more photos of these inspiring men and women, visit www.facebook.com/KeeslerFCU.



Harrison County First Responders of the Year Award Winners *Top image from left to right: Kenny Matlock—Biloxi Fire Department, Long Beach Fire Dispatch—accepted by a representative for the department, Randy Peterson—D'Iberville Police Department, Robert Immel—Harrison County Sheriff's Department, Scott Smith—Gulfport Fire Department, Victor Moreno—Gulfport Police Department, Harrison County Fire Service—accepted by a representative for the department, Jason Case—Long Beach Police Department, John Hood—Keesler Air Force Base Fire Emergency Services.*

Bottom image from left to right: Anthony Hornton—81st Security Forces Squadron, Keesler AFB Brian Switzer—American Medical Response, Crystal Ralston—Acadian Ambulance Service, Daniel Sullivan—Pass Christian Police Department, Kyle Craig—Pass Christian Police Department, Dennis Boney—Harrison County Sheriff's Department, Dennis Brown—Pass Christian Fire Department, Devin Wieniewitz—D'Iberville Fire Department, Eli Humphrey—Biloxi Police Department.

DepositNow New Check Endorsement Policy



Are you one of the thousands of Keesler Federal members who have embraced the convenience and freedom of using DepositNOW? If so, here's important information about a new Federal Reserve regulation that affects all financial institutions.



- ▶ Local businesses donated more than \$16,000 in door prizes.
- ▶ Keesler Federal presented each First Responder of the Year winner with a plaque and \$100 gift card.

Hancock County First Responders of the Year Award Winners *from left to right:*

Ben O’Gwin—Hancock County Sheriff’s Department, **Russell Shoultz**—Hancock County Sheriff’s Department, **Brandon LaFontaine**—Waveland Fire Department, **David Dear Jr.**—Diamondhead Fire Department, **Derrion Elzy**—Bay St. Louis Fire Department, **Don Gray**—Bay St. Louis Police Department, **Roland Lee, III**—Hancock County Fire Department.



Jackson County First Responders of the Year Award Winners *Left image*

from left to right: **Al Parker**—Ocean Springs Police Department, **Caleb Vick**—Moss Point Police Department, **Carl Burns**—Jackson County Sheriff’s Department, **Erin Dunston**—Pascagoula Police Department, **James McCoy**—Jackson County Sheriff’s Department, **Robert “Trey” Mohler**—Pascagoula Fire Department, **Jason Hudson**—Jackson County Fire Department, **Maurice McClure**—Gautier Fire Department.

Right image from left to right: **Shawn Lopes**—Ocean Springs Fire Department, **Randall Cuevas**—Ocean Springs Fire Department, **Chief Tommy Posey**—Moss Point Fire Department.

Effective immediately, checks deposited through Keesler Online and Keesler Mobile must be endorsed with:

- ▶ Your signature
- ▶ The last four digits of your account number
- ▶ And “For Mobile Deposit Only”

Remembering this small but crucial change will ensure that your checks can continue to be processed and credited to your account in a timely manner! For additional help, please call the Member Contact Center at 1-888-KEESLER (533-7537).

Rewarding Tips for Holiday Travel



1. Choose your favorite destination.
2. Have a neighbor pick up your mail.
3. Make the most of your Keesler Federal Visa Platinum Rewards card.



Holidays are perfect for getaways and visits to see family and friends. With smart planning, it's also an opportunity to score big savings! One of the best tools to accomplish that is a Keesler Federal Visa Platinum Rewards card. Purchases made throughout the year earn valuable rewards points that you can redeem for travel-related expenses, merchandise or cash.

Flying home to see the family? Use your points to save on airfare. **Renting a car when you get there?** Redeem points for a set of wheels that will impress your brother-in-law. **Need extra presents?** Rewards points to the rescue for popular gift cards and merchandise!

If you don't have the Keesler Federal Visa Platinum Rewards card in your wallet yet, **apply now and get 1,000 bonus points with your first purchase, plus a great low rate.** Just visit www.kfcu.org, mouse over "Loan Products" and click on "Credit Cards." Your loved ones, and your travel budget, will thank you!



COMMITTED TO
OUTSTANDING MEMBER SERVICE

Champions

Each quarter, Keesler Federal team members nominate their coworkers for outstanding contributions to Keesler Federal's values and commitment to member service. Congratulations to the 2nd Quarter 2018 winners.

LEADERSHIP AWARD 2nd Qtr 2018



Kaci Lee, Turtle Creek

Kaci shows professionalism and pride in her work and service to others. She has been credited with keeping two branches running smoothly during a critical time while maintaining a fully engaged team. In fact, her team members feel she always "has their backs."

PEOPLE HELPING PEOPLE AWARD 2nd Qtr 2018



Meaghan Hernandez, Picayune

On any normal work day, Meaghan exceeds member expectations by providing great service. She is a valued member of her team, going above and beyond the call of duty to demonstrate the values that everyone should carry in their day-to-day lives. Meaghan's concern is with helping members, not gaining recognition. We can think of no one more deserving than Meaghan.

OUTSTANDING MEMBER SERVICE AWARD 2nd Qtr 2018



John Williamson, Marketing

John is being recognized not for what he does, but for how he does it. Despite multiple deadlines on projects from many departments, John goes the extra mile to deliver a high quality product to all, and on time. He is driven by a passion to help his fellow associates and our members with a genuine concern for beneficial results.



Branch Spotlight Gulfport

Ribbon cutting at Downtown Gulfport's grand opening celebration, September 20.

Making History in Downtown Gulfport

Bustling downtown Gulfport welcomed a fresh face to the scene when Keesler Federal Credit Union's newest branch opened its doors for business on August 7. Located in the five-story Hewes Building, which was erected in 1904 and is listed on the National Registry of Historic Places, the branch features unique architectural elements and period details (including a non-functioning, antique birdcage elevator in the entryway) that make it unlike any Keesler Federal location.



The Downtown Gulfport branch is located at 2505 14th Street,
Suite 100 Gulfport, MS 39501.

Led by regional branch manager Joanna Calhoun, who also oversees the Long Beach and the soon-to-be opened Downtown Gulfport Drive-Thru branch, the team consists of four tellers and two financial services representatives. Calhoun, a 10-year Keesler Federal employee who formerly managed the Bay-Waveland and Slidell branches and also has a background in commercial lending, is enthusiastic about her latest role. "This is the perfect time to bring our brand to downtown Gulfport. Not only is this area flourishing with exciting new businesses, entrepreneurial spirit and tourism, it's the cultural and economic center of Mississippi's second largest city. This is a prime opportunity to spread the word about the credit union difference to prospective members, while providing convenient, full-service access for the many existing members who work downtown."



Five Steps to a Better Credit Score

Whether you want to rent an apartment, get a loan or new credit card, or even when applying for jobs, your FICO credit score matters. That number (ranging from 300-850; the higher, the better) tells decision makers how creditworthy you are. Stay on top of your score, or improve a less-than-perfect record, with these tips from the Consumer Federation of America.

Review your credit report: File disputes for any inaccuracies, such as paid off balances that are showing as past due, accounts that aren't yours or erroneous late payments.

Pay on time: Being just 30 days late will lower your credit score; 60 or 90 days will make it plummet.

Keep accounts open: 15% of your score is based on the length of your credit history, so keep older accounts open, even if paid off.

Pay down balances: Maxed out cards will hurt your score, even if you pay on time. To lenders, it appears as though you have little control over spending. This could also have a negative impact on a loan approval.

Need help improving your credit score?

Call and make an appointment with our financial counselor today at **228-701-1423**.

Source: CUNSIGT May 8, 2018

Meet Our Advisory Panels

Keesler Federal's Advisory Panels play a vital role in helping us achieve our mission of exceeding member expectations. Currently, we have two regional Advisory Panels, each consists of volunteers from within the community. Each panelist commits to a two-year term and attends quarterly meetings during which they provide feedback about new initiatives, financial products, promotions, member service standards and more. We value the far-reaching contributions of our Advisory Panel members who, along with our Board of Directors and Supervisory Committee, give us insight on ways to best serve our diverse and growing membership.

Slidell, LA



Bruce Anzalone
Healthcare Executive



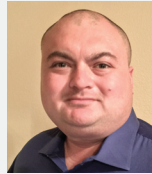
Vasanth Bethala, M.D.
Cardiology Institute



Robert Broome
Retired,
Naval Oceanographic Office



Tony Page
Territory Manager
Blue Bell Creameries



Chris Parrett
Assistant Shipping Manager
Blue Bell Creameries



Kim Taylor
Business Owner

Hattiesburg, MS



Allen Anderson
Owner,
Anderson Design Center



Dennis Barnett
General Manager,
Provision Living
at Hattiesburg



Lauren Bridges
Assistant Director
for Transition Programs,
The University
of Southern Mississippi



Jared Carlson
Sales and Leasing
Consultant,
Stetelman
Commercial Realtors



Meshelle Duckworth
Chief Executive Officer,
HubHealth of South
Mississippi, Inc.



Becky English
Agent,
RE/MAX
Real Estate Partners



Joel Gatlin
Pastor,
Hope Church



Savings Options as Individual as You Are

Did you ever try on a garment advertised as “one size fits all” only to have it not fit?

The problem with one size for everyone is that it often works well for no one.

A similar argument can be made for savings products.

You need a savings account that fits your financial situation. That’s why Keesler Federal offers a menu of savings options. There’s an account for the Christmas shopping saver, the long-term college education saver, the future house saver and more.

The good news is, you don’t need a lot to start saving.

Primary Share saving accounts begin at five dollars, FirstStep Share Certificates and IRAs at \$25. Share Certificates and IRA Certificates can be started with \$1,000 initial deposits. Oh, and you jolly Christmas savers can start with as little as one dollar. And remember, one of the best things about a Keesler Federal savings account is that your nest egg grows faster thanks to the competitive dividends your deposits earn!



For complete information on these and other savings products from Keesler Federal, go to www.kfcu.org > Accounts & Services > Savings/Certificates/IRAs. You can even apply online for the savings account(s) that will fit you perfectly.



from left to right: Ron Weatherly, Bonnie Richard, William E. Morrison, and Dennis Liverett

Meet the Keesler Financial Group

Helping Keesler Federal Credit Union members reach their financial goals is the primary mission of Keesler Financial Group advisors. Working together within your investment timeline and comfort level, they will help develop answers to important questions such as:

- ▶ Will you have enough retirement income and is it invested properly?
- ▶ What should you do with an existing retirement plan from a previous employer?
- ▶ How will you pay for a child's or grandchild's education?
- ▶ How will you pay for long-term care?
- ▶ Financially, what would happen to your family if you died?

The end result will be a strategy designed to help build, protect, use and transfer assets in the most financially advantageous way for every stage of your life. To learn more, contact Keesler Financial Group for a no cost, no obligation consultation.

Securities sold, Advisory Services offered, through CUNA Brokerage Services, In, Member FINRA/SIPC. Securities sold through CBSI under contract with the financial institution. Life insurance and annuity products are issued by CMFG Life Insurance Company and other carriers. Not NCUA/NCUSIF/FDIC Insured | No Financial Institution Guarantee | May Lose Value

Ad Trax FR-2240981.1-0918-1020

William (Bill) E. Morrison – *Financial Advisor*

- Married, father of three
- Biloxi High School graduate, attended the University of Mississippi and the University of Southern Mississippi.
- Former president and executive director - MS Gulf Coast Chamber of Commerce and
- Charter member former secretary - Mississippi Coast Community Foundation.

Dennis Liverett – *Financial Advisor*

- Graduate of University of New Orleans
- Married, father of one daughter
- Member, East St. Tammany Parish Chamber of Commerce and MS Gulf Coast Chamber of Commerce

Ron L. Weatherly – *Financial Advisor*

- Graduate of the University of Mississippi
- From Gulfport, now resides in Kiln, MS
- Married, father of two sons
- Former President, Pass Christian Rotary Club; participant Leadership Hancock County

Bonnie Richard – *Financial Coordinator*

- Schedules appointments, manages events, credit union liaison
- Native of St. Martin/D'Iberville, MS
- Mother of two, grandmother of three
- 40+ year Keesler Federal Credit Union employee



KEESLER FINANCIAL GROUP

Retirement • Investments • Insurance

(228) 385-4558

Highlighted Share & Loan Rates

Shares

Share Savings (with Compounding)

	Annual Percentage Rate (APR)	Annual Percentage Yield (APY)
Balance less than \$5,000	.25%	.25%
Balance \$5,000 or more	.30%	.30%
Christmas Savings	.30%	.30%

High Interest Money Market Account (HIMMA)

	Annual Percentage Rate (APR)	Annual Percentage Yield (APY)
Balance \$2,500–\$9,999.99	.40%	.40%
Balance \$10,000–\$49,999.99	.40%	.40%
Balance \$50,000–\$99,999.99	.45%	.45%
Balance \$100,000 and over	.50%	.50%

\$2,500 minimum to open account and to earn dividends

Checking Accounts

	Annual Percentage Rate (APR)	Annual Percentage Yield (APY)
eAdvantage Checking (qualifying accounts)		
Balances up to \$25,000	1.39%	1.40%

Non qualifying eAdvantage accounts and amount of balance over \$25,000 earn rates listed below

Ultimate & Essential Checking depending on balance

Balances less than \$2,500	.15%	.15%
Balances \$2,500 or more	.20%	.20%

Individual Retirement Account (IRA)

	Annual Percentage Rate (APR)	Annual Percentage Yield (APY)
Traditional	.75%	.75%
Roth	.75%	.75%

IRAs are federally insured separately up to \$250,000

Please check with any office or visit www.kfcu.org for the current rates or specials on share certificates.

Share rates listed above are effective as of Oct 1, 2018 and subject to change without notice. See your June statement for the dividend rate paid for the period ending Sept 30, 2018.

Federally insured by NCUA

Loans

New Auto Loans

	Annual Percentage Rate (APR)
Up to 24 months	as low as 1.89% APR
25-36 months	as low as 1.99% APR
37-48 months	as low as 2.19% APR
49-60 months	as low as 2.39% APR
61-72 months (\$15,000 & over)	as low as 2.89% APR

Example: Monthly payments are approx. \$28.61 per month per \$1000 borrowed at 1.99 for 36 months.

New RV/Travel Trailers

	Annual Percentage Rate (APR)
Up to 36 months	as low as 4.45% APR
37-48 months (\$10,000 & over)	as low as 4.75% APR
49-60 months (\$15,000 & over)	as low as 4.99% APR
61-72 months (\$20,000 & over)	as low as 5.25% APR
73-84 months (\$25,000 & over)	as low as 5.99% APR
85-144 months (\$35,000 & over)	as low as 7.25% APR

Example: Monthly payments are approx. \$29.67 per month
Per \$1000 borrowed at 4.45% for 36 months.

Credit Cards

	Annual Percentage Rate (APR)
MasterCard®	as low as 8.9% APR
Visa Platinum Rewards	as low as 9.9% APR
Student Credit Card	as low as 8.9% APR

Transaction fees per transaction: cash advance \$5;
balance transfer \$5; ISA fee on international transactions 1%.

Signature Loans

	Annual Percentage Rate (APR)
Up to 36 months	as low as 7.99% APR
37-48 months	as low as 8.49% APR
49-60 months (\$10,000 & over)	as low as 8.99% APR

Example: Monthly payments are approx. \$31.79 per month per \$1000 borrowed at 7.99 for 36 months.

Share Secured Loans

2.00% above prior quarter share dividend rate
(Up to amount of available balance – up to 120 months financing)
Example: Monthly payments are approx. \$24.38 per month per \$1000 borrowed at 8.49 for 48 months.

Rates marked "as low as" vary based on credit history. Certain restrictions may apply.
Rates are effective as of Oct 1, 2018 and subject to change without notice.



Apply for your loan by phone, 1-888-KEESLER (533-7537), online at www.kfcu.org, or visit any branch location.

IMPORTANT TO YOU. IMPORTANT TO US. 1-888-KEESLER (533-7537) | www.kfcu.org



Earn rewards for shopping

Turn your next shopping expedition into travel, gifts or cash. All you need is a Keesler VISA Platinum Rewards card to earn points through the VISA Rewards Program*. In fact, sign up now, and you'll receive 1,000 bonus rewards points with your first purchase. Start earning points today; who knows where it'll take you tomorrow.

Apply today at kfcu.org!

*For additional rewards information, visit www.curewards.com or contact Keesler Federal at 1-888-KEESLER. Membership and eligibility required.

SumHerald
**PEOPLE'S CHOICE
AWARDS 2018**



Thank you for voting us #1

We do not intend to rest on these laurels but are continuously striving to make our members' financial services and home buying experiences easier and more convenient.

Federally insured by NCUA.
Membership & credit eligibility required.



**KEESLER FEDERAL
CREDIT UNION**

P.O. BOX 7001, BILOXI, MS 39534-7001

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