

# InTouch

A quarterly publication of Keesler Federal Credit Union | Summer 2022



**Going Big with  
Member Giveback  
& Backpacks for  
Bright Futures!**





**James Hollingsworth**  
Chairman,  
Board of Directors

Summer is heating up, and many of you are busy with travel plans that have been on hold far too long – vacations abroad, theme parks, cruises, family reunions and more. No matter your destination, remember that Keesler Federal's mobile app makes it easy to take care of all your financial business on the go. Whether checking balances, paying bills, transferring funds, using Zelle to split a check or searching for the nearest no-fee ATM, the app has you covered. You can even access security features such as blocking a misplaced credit or debit card or setting alerts to monitor potential fraudulent transactions. Our technology is designed to help you conveniently manage and safeguard your accounts, whether at home or away, so you can have fun and peace of mind.

Keesler Federal's 75th anniversary is the perfect time to "go big," and I am proud to announce the expansion of one of our signature community initiatives, Backpacks for Bright Futures. Launched in 2019 in the six coastal Mississippi counties, this program distributes free backpacks and school supply kits to incoming public-school kindergarteners. This year, our reach will encompass 26 school districts throughout most of our service areas, more than doubling the number of children, parents and educators who will ultimately benefit from the program.

As Keesler Federal grows, we realize the importance of getting to know each community's unique character and needs so we may better serve those members. Establishing regional advisory panels has helped us gain valuable insight and feedback about local culture, events and economic issues. You can read about one of our newest groups, the Slidell Advisory Panel, in this issue of InTouch.

If you love the extraordinary benefits of being a Keesler Federal member, it pays to share! Referring friends and family to join could earn you (and them) a \$25 bonus. Learn how by visiting [refer.kfcu.org](http://refer.kfcu.org). Remember, no military affiliation is required to become a member, so many people who live, work, worship, or attend school in your area are likely eligible to join.

As always, thank you for your membership and the opportunity to continue serving your financial needs. On behalf of the entire Keesler Federal team, I wish you a safe and enjoyable summer!

Yours in service,

James Hollingsworth



## Meet the Slidell Advisory Panel

*Pictured left to right: Kevin Estrade, Keesler Federal Community Development Officer; Jeffrey Lagarde; Laurie Panzeca; Bruce Anzalone; Trey Brownfield; Kentrell Jones; Chris Parrett and Tony Page. Not pictured: Rich Chase and Miranda Parker.*

**"Important to you. Important to us."** This deeply held philosophy has long guided the way Keesler Federal operates. By placing the needs and best interests of our members first, the credit union has thrived, grown and made a difference in people's lives for 75 extraordinary years. As we expand to new service areas, it is vital to cultivate a thorough understanding of these communities – their history, values, and unique cultures, as well as what matters most to existing and potential members. To help in this endeavor, Keesler Federal established regional advisory panels to share valuable local insight and offer feedback about new initiatives, products and services. Each panel consists of volunteers who represent a diverse cross section of the community, from longtime residents to business and civic leaders. **In this issue, we are proud to introduce the Slidell Advisory Panel:**

- Jeffrey G. Lagarde** – Attorney, Ross L. Lagarde APLC
- Kentrell Jones** – Executive Director, East St. Tammany Habitat for Humanity
- Rich Chase** – Director of Hotel Operations, Silver Slipper Casino & Hotel
- Chris Parrett** – Shipping Supervisor, Blue Bell Creameries
- Miranda Parker** – Executive Director, Hospice Foundation of the South
- Tony Page** – Territory Manager, Blue Bell Creameries
- Trey Brownfield** – General Manager, Northshore Ace Hardware
- Bruce Anzalone** – Orthopedic and Family Practice Administrator, Our Lady of the Lake Physician Group
- Laurie Panzeca** – President/Executive Director, Slidell Memorial Hospital Foundation

We salute these dedicated individuals for making their community a better place to live and work, and for partnering with Keesler Federal so we may help further that mission.



# Move Money in Minutes with Zelle

Pitching in on snacks for couples' game night? Need to get paid back for covering those group vacation expenses? Zelle® is a great way to send money to friends and family, even if they bank somewhere different than you do. Zelle® is safe, free, and already in the Keesler Federal App! **Here's how to get started:**

- Log in to the Keesler Federal mobile app and select the "More" menu option.
- Select "Send Money with Zelle®."
- Enroll using your U.S. mobile number or email address.
- You're now ready to start sending and receiving money with Zelle®.

## **Step 1: Look up your friends from your contacts.**

You can send or request money from your friends right out of the contacts in your smartphone.

## **Step 2: Enter the amount you want to send.**

After you hit "Review," you'll have a chance to confirm the amount you're sending and enter in a clever memo to your friend.

## **Step 3: Your money is sent!**

The recipient gets a notification and you get a record of the transaction.

## **Pay it Safe**

Only send money to people you know and trust. Payments can't be canceled if the other person is already enrolled with Zelle®.

## **Treat Zelle® Like Cash**

Money moves fast—directly into the enrolled recipient's bank account. Make sure you're sending to the right person by confirming the first name displayed is that of your recipient.

**For more about using Zelle®, visit [kfcu.org/zelle](https://kfcu.org/zelle).**



## **A Commitment to Member Service**

**Extraordinary Employees.  
Extraordinary 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 first quarter of 2022:

### **25 YEARS OF SERVICE**

**Annell Bahm**, Sales & Service Training Manager  
**Carla Buchanan**, Mortgage Support Administrator

### **20 YEARS OF SERVICE**

**Ronald J. Blanchard**, Courier  
**Chad Brown**, IT Systems Administrator

### **15 YEARS OF SERVICE**

**Marlynn Spicer**, Retail Support Specialist II

### **10 YEARS OF SERVICE**

**John L. Williamson**, Web Content Manager  
**Christian M. Lewis**, Mortgage Regulatory & Quality Assurance Specialist  
**Sierra A. Sumrall**, Branch Manager II  
**Casey A. Calhoun**, MCC Team Lead

### **5 YEARS OF SERVICE**

**Henry Knue**, Director-Consumer Lending  
**Elisabeth Mitchell**, Floating FSR I  
**Nikki Bowman**, Sr. Commercial Loan Officer  
**Amber N. Atkisson**, Teller Service Rep II  
**Megan Danielson**, Titles Rep & Release Processor I  
**Carrie Graetz**, Mortgage Loan Funder  
**Chuck Johnson**, Chief Lending Officer  
**Chelsea Hammond**, Floating TSR III  
**Elizabeth Morgan**, Teller Service Rep I  
**Krystal D. Shaw**, Financial Service Rep II

## Stay Financially Secure During Storm Season



With 14 to 21 named tropical storms likely in 2022, especially considering that 6 to 10 of those could become hurricanes, it's best to be prepared if you live on or near the Gulf Coast. The list of property and personal items at risk is long and includes taking outdoor and indoor safety precautions. While embroiled in these activities, it can be easy to overlook one of the most important possessions you own; your financial security. This can come into play particularly during the stresses of an evacuation.

Don't get caught out of town without cash or financial resources. By downloading the free Keesler Federal mobile app, you'll have access to cash and financial services you need regardless of your location or the time of day. You can also use the app to search for the nearest Keesler Federal branch or surcharge-free ATM.

As a Keesler Federal member, you also have access to services at nearly 5,000 other credit unions throughout the U.S. Additionally, as a credit union member, you get free access to nearly 5,000 credit union branches throughout the U.S. Visit our Branches & ATMs finder at [kfcu.org/branches-atms/](https://kfcu.org/branches-atms/) and filter by "CO-OP Shared Branches" to find a shared branch near your evacuation route or destination. A shared branch network credit union will enable you to conduct transactions on your Keesler Federal account.

**Hurricane season is here, so make sure you have the app. Download it for free today on the App Store or Google Play. For more details, visit [kfcu.org/services/](https://kfcu.org/services/) everywhere.**

Sources: [noaa.gov](https://noaa.gov), [kfcu.org](https://kfcu.org)



## Backpacks for Bright Futures Expands for 2022

Starting kindergarten will be even more exciting for more children within Keesler Federal's service areas. As the popular Backpacks for Bright Futures initiative enters its fourth year, we are pleased to expand the number of schools that will participate in the distribution of free backpacks and essential school supplies valued at over \$40. Now, a total of 26 public-school districts in coastal Mississippi, the Hattiesburg and Jackson regions and Jefferson Parish, Louisiana will pick up and distribute the items to their incoming kindergarteners. We are honored to be part of these young scholars' academic journeys and for the opportunity to give back to many families in the communities we proudly serve and call home.

**Know a kindergartener who will receive a Keesler Federal backpack?**

**Please share it with us by tagging social media posts, pics and videos with #KFCUBrightFutures.**



*Keesler Federal's Mortgage Servicing team celebrates Go Live day.*

## Introducing New Mortgage Servicing and Payment System

Keesler Federal is pleased to announce that as of May, 100% of the servicing for all mortgage loans is being handled in-house. What does this mean? Without a third-party vendor acting as an intermediary, members will now have direct access to specially trained experts from the Keesler Federal Mortgage Servicing team for all questions and issues related to their mortgages. This change will result in improved service levels and a consistently superior and more personalized member experience.

Additionally, a new mortgage payment system is now

integrated into Keesler Federal's online and mobile banking platforms. This convenient and robust tool features:

- **Intuitive, user-friendly design**
- **Easy access to your mortgage account through your online banking login**
- **Ability to make real-time payments and see how that payment impacts your equity**
- **Access to your home and neighborhood market values, including recent comps of homes sold in your area**

We are committed to continually improving our products and technology to better serve the evolving financial needs of our members.

**Find out more about the new mortgage payment system at [kfcu.org/mortgage](http://kfcu.org/mortgage).**



Beau Rivage Resort and Casino and Keesler Federal Credit Union teamed up to host their second annual Heroes at Fallen Oak Golf Tournament. Teams competing included: Mississippi Highway Patrol, Harrison & Jackson County sheriff's departments, plus fire and police departments from Gulfport, Biloxi, Pass Christian, D'Iberville, Ocean Springs, Gautier, Long Beach and Waveland. "We were honored to provide a relaxing day for our first responders who protect and serve our communities daily. We think it is important to say thank you, not only whenever a disaster happens, not just waiting until there is a hurricane to see these men and women jump into action. They create an environment for us to do business. They create a safe environment for our families. We at Keesler Federal think it is important to say thank you all the time. This tournament was a small act of gratitude for what they do, every day," said Andy Swoger, Keesler Federal President and CEO.



The friendly "battle of the badges" was also an opportunity to reconnect and reflect on the extraordinary challenges faced during the past year, giving players a chance to take part in an event that felt normal again. "It's amazing that we can all get together and that we haven't been together for a year," said Sheriff Troy Peterson of Harrison County. "It really means a lot and we appreciate them putting this on for us."

First responders are also honored in all of Keesler Federal's service areas through the annual First Responder of the Year awards.

# Need Financial Guidance?

## Free Help is Available.



For too many people, the topic of money is a major source of stress. Our consumer-driven society makes it easy to impulsively overspend, take on too much debt and lose sight of priorities. Reviewing your situation with a trained professional can provide reassurance as well as a concrete plan to achieve your goals. If you've answered "yes" to some of these questions, you may benefit from financial counseling:

- Are your finances causing you anxiety, stress or health problems?
- Are you having difficulty paying your bills on time each month?
- Do you live paycheck to paycheck?
- Have you been denied on a credit request?
- Do you know how much you owe to your creditors?
- Do you have trouble sleeping due to financial worries?

- Have you borrowed from a payday lender?
- Do you regularly use overdraft protection to cover shortfalls in your checking account?
- Have you received phone calls from creditors or collections agencies in recent months?
- Do you struggle meeting minimum monthly payments on your credit cards?
- Have you requested to defer a monthly loan payment?
- Have you taken advantage of "skip-a-payment" offers more than once?
- Are you paying a higher interest rate because of your credit?

At Keesler Federal, your financial health matters so access to free and confidential financial counseling is one of the benefits of membership.

**To take advantage of this service, schedule an appointment with our certified financial counselor, Kimberly Ford, by calling 228-701-1423.**



## Celebrating Our 75th Anniversary with 75 Prizes for You!

Keesler Federal is turning 75 this year, and to celebrate, we're giving *you* the birthday gifts by increasing our monthly Member Giveback winners to 75, from the usual 36, for the rest of 2022!

Unlike other financial institutions' freebies, Keesler Federal's innovative monthly Member Giveback program gives you a chance to win prizes you can really use. Things like \$3,000 in cash, your direct deposit matched up to \$2,000, a mortgage payment, car payment or personal loan payment reimbursed up to \$1,000, and many others. You're automatically entered in the drawing just for using Keesler Federal products and services.<sup>1</sup>

### Here's a breakdown of the prizes and eligible products and services.

#### Branch transactions:

23 \$100 winners

#### Mobile app use:

23 \$100 winners

#### Bill pay use:

23 \$100 winners

#### Credit cards:

1 payment reimbursed up to \$1,000

#### Direct deposit:

1 deposit matched up to \$2,000

#### Mortgage loan:

1 payment reimbursed up to \$1,000

#### Auto loan:

1 payment reimbursed up to \$1,000

#### Personal loan:

1 payment reimbursed up to \$1,000

#### Share certificate:

1 \$3,000 winner

#### Why are we doing this?

Since 1947, our members and the communities we serve have been at the heart of everything we do. We believe that strengthening our communities makes all of us stronger, and we demonstrate that belief by putting it into action. In 2021, Keesler Federal granted more than \$650,000 in charitable donations, sponsorships and signature initiatives, not to mention the countless hours of our team members. Thank you for allowing us to serve our communities these past 75 years. We look forward to the next 75.

<sup>1</sup>Federally insured by NCUA.

Membership eligibility required. See contest rules at [kfcu.org/about/giving-back](https://kfcu.org/about/giving-back).



## Get on the Right Path with



Everyone experiences financial challenges from time to time, and at Keesler Federal, the overall wellbeing of each member matters to us. That's why we partnered with national non-profit GreenPath Financial Wellness to help people eliminate financial stress, get out of debt, increase savings and achieve financial goals. With GreenPath, you will have access to no-cost, no-obligation individualized counseling, guidance and educational resources.

A certified expert from GreenPath Financial Wellness can:

- Explore ways to ease financial stress and help you achieve financial goals
- Discuss your credit and provide tips for improving your credit score
- Review student loan repayment options, including the pros and cons
- Discuss debt repayment options
- Assist with housing issues, including purchasing a home, avoiding foreclosure, or reverse mortgages
- Provide you and your family with financial education through online resources and tools

**To get started, simply call GreenPath at 1-877-337-3399. Hours are Monday through Thursday 8 a.m. to 10 p.m. (ET), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. You may also visit [www.greenpathref.com](http://www.greenpathref.com).**



# AACE Champions

## What is the AACE Recognition Quarterly Awards Program?

Keesler Federal encourages team members to create an extraordinary culture by exhibiting approachability, authenticity, commitment and empathy in their day-to-day interactions with one another and our loyal members. Each quarter, select team members, nominated by their peers, are recognized for exemplifying these values.



Approachability Authenticity Commitment Empathy



**Hope Davenport**

Mortgage Servicing  
Post Closing Analyst  
Mortgages



**Merry Gress**

Financial Service  
Representative II  
Bay Waveland Branch



**Michele Guthrie**

Compliance Manager  
Risk Management



**Kimberly Jackson**

Teller Service  
Representative III  
Jackson MDOT



**Christy Vaughan**

Assistant Branch  
Manager I  
Lakeview



**Spotlight:**  
*Meet the Keesler  
Financial Group*

From left to right:  
Nathan Roberts,  
Ron Weatherly,  
Bonnie Pierce,  
Dennis Liverett

Helping Keesler Federal members pursue their financial goals is the primary mission of Keesler Financial Group's advisors. Working together within your investment timeline and comfort level, they will help develop answers to import 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 or grandchild's education?
- Financially, what would happen to your family if you died?

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

**Dennis Liverett – LPL Financial Advisor**

- Graduate of University of New Orleans
- Married to Melissa Liverett, father to Nina
- Serves Mississippi and Louisiana

**Ron Weatherly – LPL Financial Advisor**

- Graduate of University of Mississippi
- From Gulfport, now resides in Kiln, MS
- Married to Lori Weatherly, father to Nathan and Will
- Former President, Pass Christian Rotary Club, Participant Leadership Hancock County

**Nathan Roberts – LPL Financial Advisor**

- Graduate of University of Southern Mississippi
- Attended St. John High School
- Former agency owner of Allstate Insurance
- Worked with several organizations including: AIG, AXA Equitable, Hancock Bank, Wells Fargo, State Farm, and Allstate

**Bonnie Pierce – Coordinator**

- Schedule appointments and manage events
- Married to Steve Pierce, mother of two and grandmother of three
- Native of St. Martin / D'Iberville, MS
- 48 years as Keesler Federal Credit Union employee

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Keesler Federal Credit Union and Keesler Financial Group are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Keesler Financial Group, and may also be employees of Keesler Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Keesler Federal Credit Union or Keesler Financial Group. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency	
Not Credit Union Guaranteed	
Not Credit Union Deposits or Obligations	May Lose Value



Call 1-888-533-7537, option 5 for your no-cost, no-obligation appointment today!

# Highlighted Share & Loan Rates

## Shares

### Share Savings (with Compounding)

	Annual Percentage Rate (APR)	Yield (APY)
Balance less than \$5,000	.15%	.15%
Balance \$5,000 or more	.20%	.20%
Christmas Savings	.30%	.30%

*\$5 minimum to open share savings*

### High Interest Money Market Account (HIMMA)

	Annual Percentage Rate (APR)	Yield (APY)
Balance \$2,500–\$9,999.99	.30%	.30%
Balance \$10,000–\$49,999.99	.30%	.30%
Balance \$50,000–\$99,999.99	.35%	.35%
Balance \$100,000 and over	.40%	.40%

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

### Checking Accounts

#### Kasasa Cash Checking (qualifying accounts)

	Annual Percentage Rate (APR)	Yield (APY)
Balances up to \$25,000	2.96%	3.00%
Balances over \$25,000	.40% Blended 3% TO .92%	
Non-Qualified	.05%	.05%

*\$25 minimum to open account*

### Individual Retirement Account (IRA)

	Annual Percentage Rate (APR)	Yield (APY)
Traditional	.65%	.65%
Roth	.65%	.65%

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

View current rates at [www.kfcu.org/rates](http://www.kfcu.org/rates)

Share rates listed above are effective as of July 1, 2022 and subject to change without notice. See your June statement for the dividend rate paid for the period ending June 30, 2022. Fees assessed could reduce earnings on accounts.

**Federally Insured by NCUA**

## Loans

### New Auto Loans

	Annual Percentage Rate (APR)
Up to 24 months	as low as 2.59% APR
25–36 months	as low as 2.79% APR
37–48 months	as low as 2.99% APR
49–60 months	as low as 3.49% APR
61–72 months (\$15,000 & over)	as low as 3.99% APR

*Example: Monthly payments are approx. \$29.03 per \$1000 borrowed at 2.79% for 36 months.*

### Motorcycle Loans

	Annual Percentage Rate (APR)
Up to 48 months	as low as 4.54% APR
49 – 60 months	as low as 4.59% APR

*Example: Monthly payments are approx. \$29.71 per \$1000 borrowed at 4.54% for 36 months.*

### Other Vehicle Loans

Turn to your credit union for great rates and terms on a variety of vehicle loans including Boats\*, RVs\*, Tractors\*, Golf Carts\*, and more.  
*\* Available in the Continental US only.*

### Credit Cards

	Annual Percentage Rate (APR)
Visa Signature	as low as 4.75% APR
Visa Platinum	as low as 4.75% APR
Visa Classic	as low as 4.75% APR

*Transaction fees per transaction: cash advance 5%; ISA fee on international transactions 1% Rates are variable based on prime..*

### Share Secured Loans

2.00% above prior quarter share dividend rate (Up to amount of available balance – up to 120 months)

Apply for your loan by phone, 1-888-KEESSLER (533-7537), online at [kfcu.org](http://kfcu.org), or visit any branch location.

Rates marked "as low as" vary based on credit history. Certain restrictions may apply. Rates are effective as of July 11, 2022 and subject to change without notice.



# The smart choice for your back to school needs

Going back to school is exciting and we want to help make that transition easy. With a Keesler Federal Visa Signature card, you can enjoy:



As low as **4.75% APR\*** No annual fee

**2% cash back or 3 points for every dollar spent**

And great rewards!



Go study,  
we got you.



Membership and credit eligibility

Apply now at [kfcu.org](https://www.kfcu.org)

\*APR=Annual Percentage Rate.

Rate good as of 7/1/2022 and is variable based on prime. Actual rates vary based on credit history.



# Keesler Federal CREDIT UNION

P.O. Box 7001, Biloxi, MS 39534-7001

Important to you. Important to us.™  
[kfcu.org](https://www.kfcu.org)