

InTouch

A quarterly publication of Keesler Federal Credit Union | Fall 2022

High-Yield Checking Accounts & Scholarship Winners





James Hollingsworth
Chairman,
Board of Directors

Fall is a busy time of year. For families, it kicks off with back-to-school and transitions into a hectic schedule of homework, practices, games, and recitals. Workplaces also pick up pace following the end of summer. Before you know it, the holidays are right around the corner. You have a lot going on, and time-consuming, complicated banking doesn't belong in the lineup. At Keesler Federal, our goal is to help keep your life running smoothly by making it easier—and more rewarding—to bank with us. Our secure online and mobile technology offers must-have conveniences such as person-to-person mobile payments with Zelle®, quick and easy loan applications, remote deposit, bill pay, live chat, and more. These tools seamlessly integrate with your fast-paced lifestyle, freeing you to focus on other priorities.

Keesler Federal's signature community giveback initiative, Backpacks for Bright Futures, just capped off its fourth year by donating nearly 15,000 backpacks and school supplies to kindergarteners in 122 public schools across our service area. This record number of supplies is more than double last year's total, thanks to an expansion that added 10 more school districts, including Jefferson Parish and Jackson Public Schools, to the award-winning program. Especially in today's challenging economic climate, we are proud to have helped so many families and educators throughout our communities.

These days, all of us are looking for ways to maximize our money. Did you know Keesler Federal's free Kasasa Cash checking account pays 3% APY every month on balances up to \$25,000 when you meet qualifications? That's more than most traditional savings vehicles like CDs, and, best of all, there's no minimum balance and your funds remain entirely liquid. I genuinely believe this is one of the best financial opportunities available right now and encourage you to consider whether it's right for your needs. You can find more details in this issue of InTouch. And with the holidays right around the corner, get rewarded for shopping with one of our credit cards. You can earn up to 2% cash back or three points for every dollar spent, with low rates and no annual fee.

Last but certainly not least, I am delighted to announce that our Keesler Federal family has recently grown to over 300,000 members! Achieving this milestone is truly the icing on the cake of our credit union's 75th anniversary, and we are deeply honored to have earned your trust and continued loyalty. From the entire Keesler Federal team, thank you and warm wishes for a safe, happy and prosperous season.

Yours in service,

James Hollingsworth



Earn More with Kasasa Checking

One of the best benefits of being a member of Keesler Federal is having access to a truly exceptional line-up of free checking accounts. Our three Kasasa options allow you to maximize your money based on your spending habits or account balance.

Want to earn 3% APY on your balance of up to \$25,000?

Then Kasasa Cash Checking is the account for you. It gives you an interest rate that is higher than most CDs, without tying up your money.

Interested in cash back each month? Then try Kasasa Cash Back Checking. You'll earn cash back each month on everyday purchases. **Love shopping online?** Then Kasasa Tunes Checking is your perfect companion. You'll earn reimbursements on purchases from iTunes, Amazon or Google Play each month.

Maximize your money this fall. Learn more by visiting kfcu.org/save-spend-borrow/checking to find the account that meets your needs.

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Don't Get Phished. Think Before You Click.



As we become ever more reliant on technology for practically everything, cyber criminals grow more adept at exploiting our dependence on convenience and speed. Whether the scam is called phishing (email), smishing (SMS text messages) or vishing (phone), you have likely encountered many attempts to fraudulently get your personal information and gain access to your money. Keesler Federal is actively focused on protecting our members by providing vital information to help you spot and avoid these scams.

Using a method known as “spoofing,” fraudsters try to trick you into believing you’ve been contacted by a legitimate, trusted entity such as your credit card company, financial institution, the IRS, Social Security or a frequently used online retailer. You may be asked to respond directly with personal information or click on a URL to a webpage that often looks

deceptively like the real thing. The goal is to get you to provide private, sensitive information that can be used to compromise your security. However, if you stop and look closely, both the original text or email message and the webpage contain clues which reveal they are fake. Misspellings, grammatical errors, a URL with an unusual domain are all common signs you’re probably being scammed.

Texting scams are increasing at the fastest rate. According to RoboKiller, in 2021 more than 87 billion spam texts were sent to U.S. phone users -- an increase of 58% over the previous year. Clearly, criminals have discovered that their targets are more likely to respond to the heightened sense of urgency created by a text message and click on a link before considering their actions. It’s easy to fall prey, especially when the message is a dire warning about something such as an unauthorized transaction or

account compromise. The bait can also be a too-good-to-miss offer such free money or an ultra-low loan rate. Remember, the most important thing you can do is to slow down and never respond reflexively, regardless of how alarming or urgent a message may seem.

Keep in mind that **Keesler Federal Credit Union, legitimate businesses and government entities never request personal information via text, unsolicited phone calls or email.** If you’re unsure about the authenticity of any request, contact the business using a phone number from the company website or your existing contacts, not a number provided in the message, to confirm its legitimacy.

Employee Art Auction Raises \$5k for CWVSM



Pictured: Chief Operating Officer George Mitchell and Donna Anderson, founder and board chair of CWVSM.

Going, going, gone! In 2020, Keesler Federal launched an innovative fundraiser to benefit the Combat Wounded Veterans of South Mississippi: an employees-only, online auction of art that formerly adorned the credit union's branches and corporate offices. During various remodels, dozens of framed prints were removed and placed in storage. Many of these pieces depict popular coastal and Southern themes, and some are works by recognized regional artists. Thanks to enthusiasm of team members who enjoyed scoring great deals on quality artwork, Keesler Federal was able to donate \$5,000 to one of our favorite local, non-profit organizations.

For more valuable tips, read our blog post at kfcu.org/resources/advice/how-to-spot-phishing-scams.



Car Shopping in a Competitive Market

The weather may be getting cooler, but the new and used car market is hot. If you find yourself in the market for a car this fall, the better informed and prepared you are, the better deal you're going to make. Here are a few tips that may give you an edge in your search:

Know your buying power.

Visit kfcu.org/auto-loans and find out how much you can comfortably

afford. There's a free, easy to use loan payment calculator to help you calculate your possible monthly payments. And with online pre-approval, you have the power to better negotiate and avoid buying beyond your means.

Compare with TrueCar.

Once you've calculated your budget, visit kfcu.org/truocar to view TrueCar's extensive database of cars

to research and compare trim levels and view photos and reviews for nearly every make and model to find the car that fits your life.

With these tools from Keesler Federal, you'll have the information you need to buy with confidence and find the right deal on a new or used car.



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 third quarter of 2022:

30 YEARS OF SERVICE

Shannon Cooper, *Talent Acquisition Manager*

25 YEARS OF SERVICE

Pam Belk, *Director of Marketing*

Donna McMurphy, *Indirect Loan Underwriter II*

20 YEARS OF SERVICE

Sherwand McAllister, *Collections Rep II*

Merry Gress, *Financial Service Rep II*

Jill Pittman, *Financial Service Rep II*

15 YEARS OF SERVICE

Cathy Pope, *Asst Branch Manager II*

Nichole Holland, *System Analyst I*

10 YEARS OF SERVICE

Michaela Keesee, *Branch Manager I*

Trupti Patel, *Digital Lending Rep II*

Nadia Bonds, *Teller Service Rep III*

Wendy Perkett, *Financial Service Rep II*

5 YEARS OF SERVICE

Stacey Smith, *Vice President of Audit*

Heather Fricke, *Retail Support Spec II*

Tammy Carnley, *Teller Service Rep III*

Tiffany Palmer, *Branch Manager I*

Jamie Miller, *Mortgage Loan Processor II*

Chassidy Armstrong, *Accounting Team Lead*

Jessica Elalighe, *Dealer Service Rep II*

Samantha Holland, *OJT Teller Specialist*

Erica Grigley, *Financial Service Rep II*

Kevin Estrade, *Community Development Officer*

Melvin Adkins, *Teller Service Rep I UK*

Pierce Hits Years of Service Milestone

Congratulations to Bonnie Pierce, Keesler Financial Group Coordinator, for reaching her 48th year as a Keesler Federal team member. Hired in August, 1974, Bonnie has held various titles including Teller, Member Service Clerk, Sr. Member Service Clerk, Assistant Bookkeeper, and Accounting Clerk, prior to her current role as the Keesler Financial Group Services Coordinator. With each position, she has enthusiastically demonstrated her commitment to serving Keesler Federal members. Bonnie has continually adapted and grown along with the credit union over her career and holds the honor of being the credit union's longest-serving team member. That's dedication!



Keesler Federal is pleased to announce the 2022 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 age 25 after a lifelong struggle with cystic fibrosis.

This year, we increased the amount of each scholarship to \$1,947 (the year Keesler Federal was chartered!). We are pleased to present the 10 students who won a scholarship based on their response to the essay topic ***“What was the most memorable meal you’ve had in your life, and why?”***

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

Alexis Stoner

Marketing Instructor, The University of Southern Mississippi

Amy LaGrone Crews, M.Ed., CALT

Dyslexia Therapist, Micah’s Mission School, Inc.

Amanda Lovelace Pidgeon

English Teacher, Hancock High School and Pearl River Community College

UNDERGRADUATE DEPENDENT WINNERS



Christopher Barron
Texas A&M
University



Caitlyn Bush
Auburn
University



Lauren Johnson
University of
Southern Mississippi



Nadeia Jones
University of
Mississippi



Kaitlin Myricks
Tougaloo College



Kelli Woods
Howard University

INDEPENDENT ADULT WINNERS



Emma Doss
Mississippi College



Jessica Dunn
Mississippi State
University



Mattie Millet
Rowan University

not pictured
Beth Shiyou
University of Mississippi
Medical Center



Over 200 Golfers Hit the Fairway for a Great Cause

Fifty-seven teams hit the lush fairways at The Oaks Golf Club in Pass Christian for Keesler Federal's 11th annual Eagles Under the Oaks tournament on September 8.

The fundraiser sold out with over 200 players and raised a record setting \$100,000 to benefit the Combat Wounded Veterans of South Mississippi. Over the last decade, the tournament has grown in popularity and was expanded this year to include a morning and afternoon shotgun start. Special thanks go to the over 80 corporate partners and more than 40 volunteers that supported and helped organize this year's event.

"We're honored to support the vital mission of the Combat Wounded Veterans of South Mississippi. It provides an essential bridge for wounded warriors right here in our community as they transition from the military to civilian life," said Andy Swoger, Keesler Federal President and CEO. "This event is one of the best things we do all year long."

The CWVSM was formed in 2011 by Donna Anderson, a nurse working at the Keesler Air Force Base Medical Center as a wounded warrior case manager.

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Mississippi Gulf Coast



Pearl

Backpacks for Bright Futures Recap

This year's supersized Backpacks for Bright Futures is officially in the books! For the fourth year in a row, volunteer Keesler Federal team members assisted our Community Development department in loading dozens of school buses and vans with the donated backpacks and school supply kits for public school kindergarteners across our service area. The difference this year was the expanded scope of the project, which grew far beyond the original 16 Mississippi Gulf Coast public school districts to also include Jackson Public Schools, Canton, Clinton, Hinds County, Pearl, Forrest County, Lamar County and

Backpacks for Bright Futures by the Numbers

Backpacks & Supply Kits	15,000
Schools.....	122
School Districts	26
Distribution Locations.....	4
Keesler Federal Volunteers.....	60+
Glue Sticks	118,000
Markers.....	236,000
Crayons	355,000

Jefferson Parish for a total of 122 schools in 26 districts. As always, it's an honor to do our part to help children, families and educators in the communities we serve enjoy a great head start on the new school year, particularly during this challenging economic climate.



Petal



Jefferson Parish



AAACE Champions

What is the AAACE 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



Willie Cooper
Operations Analyst
Retail Operations



Jasmine Shook
Internal Auditor II
Internal Audit



Kerrie Sims
IT Support Analyst I
Information Technology



Marlynn Spicer
Retail Support Specialist II
Member Contact Center



Rashonda Travis
MCC Team Lead
Member Contact Center

Begin Investing While Young

You're never too young to begin building an investment portfolio.

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

There's a simple word that has profound implications for savings and investing: compounding. Like a snowball that grows as it rolls down a hill, compounding provides the potential for your money to grow, reinvesting your investment earnings.

It is a basic model for growth potential, and the more you invest, the greater the opportunities to create long-term value. Let's take a hypothetical examples to illustrate:

If you invest \$1,000 at age 20 and do not add anything to the principal, relying instead on 7.2% annual earning growth, you would end up with \$32,000 at age 70.

If you wait until you're 30, though, investing that same \$1,000 that earns 7.2% annually, you would end up with \$16,000 at age 70 — a decrease of 50%.

Finally, if you invest the \$1,000 at age 20, earning 7.2% annually while contributing \$83 a month until retirement, you would have \$465,000. (This is a hypothetical example and is not representative of any specific situation. Your results will vary. The hypothetical rates of return used do not reflect the deduction of fees and charges inherent to investing.)

Calculating the Impact of Compounding

To estimate how long it will take for compounding to double an investment, use the rule of 72:

Divide 72 by the annual rate of return. The answer is the approximate number of years it would take to double your investment's value, assuming a fixed rate of return.

As an example: If you earn 9% annually, it will take $72/9 = 8$ years to double the value of

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your investment. Please note: the rule of 72 is a mathematical concept and does not guarantee investment results nor functions as a predictor of how an investment will perform. It is an approximation for the impact of a targeted rate of return. Investments are subject to fluctuating returns and there is no assurance that any investment will double in value.

The Long-Term Effect

Adopt a strategy to maintain your portfolio for the long-term, it can help you emotionally ride out the short-term effects of sharp market swings.

This material is for general information only and is not intended to provide specific advice or recommendations for any individual. There is no assurance that the views or strategies discussed are suitable for all investors or will yield positive outcomes. Investing involves risks including possible loss of principal.

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for you and
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