

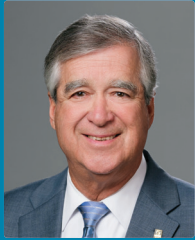
InTouch

A quarterly publication of Keesler Federal Credit Union | Fall 2023

**Backpacks for
Bright Futures**

**Scholarship
Winners**





James Hollingsworth
Chairman,
Board of Directors

Cheering for your favorite team, tailgating, hayrides and pumpkin patches – welcome to fall and soon, falling temperatures! Anticipation is in the air with school activities filling family schedules, plus trick-or-treating, Thanksgiving and Christmas on the horizon. It's also a busy time for Keesler Federal and doing our part to help the communities we serve is at the forefront of much of our endeavors.

In this issue of InTouch, we spotlight the completion of our fifth year of Backpacks for Bright Futures, a signature Keesler Federal Community Giveback initiative. This year, 16,000 backpacks and school supply kits were distributed to incoming public-school kindergarteners throughout our service area. But what makes this year a truly momentous milestone is that since debuting five years ago, Backpacks for Bright Futures has equipped 50,000 children and helped ease the burden of back-to-school costs for their families! This is an accomplishment the credit union and our members can be proud of having achieved together.

If you follow us on social media, you may have heard about 5,000 Reasons, Keesler Federal's newest giveback campaign. This innovative program awards \$5,000 to one local nonprofit per month. You nominated and vote for these organizations, allowing us to direct resources toward the causes that matter most to you. We believe this collaborative approach to charitable giving will have a significant impact throughout our communities.

Thank you to the 196 players who teed up for an important cause at the 12th annual Eagles Under the Oaks Golf Tournament benefitting the Combat Wounded Veterans of South Mississippi. Your continued support of this event has helped countless deserving local veterans overcome the physical and emotional challenges of transitioning back to civilian life.

Finally, if you're seeking a bigger yield on savings, consider our new HIMMA Premier – the highest money market account we have ever offered. HIMMA Premier has no minimum opening deposit requirement and allows you to earn more faster over 6 months while maintaining easy access to your funds.

As always, on behalf of your Keesler Federal family, thank you for your membership and loyalty, and for allowing us the privilege of serving your financial needs.

Yours in service,

James Hollingsworth



Keesler Federal Director of Marketing Pam Belk presents the August donation to chapter officers of Combat Veterans Motorcycle Association in Gulfport.

5,000 Reasons

Across Keesler Federal's service area, there are hundreds of local, nonprofit organizations that play a vital role in advancing the overall well-being of our communities. Their missions are diverse and run the gamut of causes: feeding the hungry, animal rescue, emergency housing, veterans' support, the arts, children's services, and so on. Many operate on shoestring budgets and rely on the passion and commitment of a mostly volunteer staff to accomplish their work. But no matter the hurdles, these groups persevere because they care so deeply.

Keesler Federal also cares and giving back to the communities we call home has long been central to our purpose. This is why we created a robust Community Giveback program that last year donated more than \$1.7 million to nonprofits

that serve our region. Recently, we expanded this effort by launching the innovative 5,000 Reasons campaign, giving our membership a voice in helping to direct the credit union's charitable giving. After all, what's important to you—our valued members—is important to us.

Here's how the campaign works: Members and social media followers were invited to nominate their favorite local nonprofits. From this list, five organizations are randomly selected each month and voted on by you for a chance to win a \$5,000 donation. We are pleased to announce that the recipient for August, the program's inaugural voting period, was Combat Veterans Motorcycle Association of Gulfport.

Cast your vote for the next \$5,000 donation at kfcu.org/5000reasons.

Mobile Banking Precautions



Mobile banking offers convenient account access with the same tight security measures as the full desktop website counterpart. Follow these tips to further reduce potential risks:

- **Lock and securely store mobile devices.** If your device is lost or stolen, the first deterrent a thief should face is strong security, such as a password or biometrics. Set up and use these features that are built into most devices.
- **Stick to official channels of communication.** Keesler Federal will never contact you by phone, email or text requesting personal or account information. Ignore links to sites in emails or texts requesting personal or account details as these can lead to a fake website impersonating your financial institution.
- **Be skeptical about text messages.** Before opening a text that appears to be from your financial institution, and especially before hitting "reply," call them first to make sure the message is actually legitimate. Never disclose any personal or financial information via text message.
- **Clean up spam.** If you receive suspicious texts/emails, mark it as spam and delete it. Next, delete all non-essential cached content on a regular basis. Finally, check your browser security settings to help filter out phishing emails.
- **Be aware of connection services.** Public Wi-Fi is far easier to 'sniff' for data than connections from a network operator. Unless you are 100% sure of the security and connection, avoid using it to do anything financial or confidential.
- **Be careful what you download.** Accidentally downloading malicious code could threaten your mobile banking sessions. Install security software to block malware and download mobile apps from reputable sources only.
- **Set up your phone to encrypt data.** Make sure your phone can encrypt all stored data. Photos of checks and other banking data may be stored on your phone's memory expansion card. Even if the phone itself is secured with encryption, the card may not be.
- **Download anti-virus software** and enable firewall protection for your cell phone. Keep them both updated.
- **Sign off completely.** When you finish using a mobile banking app, sign off rather than simply closing the app.
- **Lost phone.** If your device is lost, stolen or your number changes, remove the old number from your mobile banking profile ASAP and contact your mobile carrier for assistance.



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 second quarter of 2023:

40 YEARS OF SERVICE

Jill Jennings, *Director Branch Operations Northern Reg*

20 YEARS OF SERVICE

Melissa Bailey, *OJT Teller Supervisor*
Analyn Ambion, *Mortgage Underwriter I*

15 YEARS OF SERVICE

Patrice Viverette, *Card Services Team Lead*
Dawn Cox, *Teller Service Rep III*

10 YEARS OF SERVICE

Stephanie Krentz, *Staff Development Spec II*
Samantha Bignell, *Community Development Officer*
Amber Adams, *Asst Manager Collections*
Dawn Dubois, *Member Records Clerk I*
Jim Estrada, *VP - Business Services*
Ruth Montana, *VP - Human Resources*
Adam Starnes, *Network Administrator*

5 YEARS OF SERVICE

Aimee Fellows, *Title Rep & Release Proc II*
Jason MacDonald, *Chief Information Officer*
Patricia McDuffie, *Financial Service Rep I*
Jeffrey Ward, *IT Support Analyst II*
Maritza Dequeant, *Asst Branch Manager I*
Jerrica Griffin, *Regional Branch Manager - US*
Jasmine Johnson, *Financial Service Rep II*
Shambrica Jones, *Collections Rep II*
Camechie Beavers, *Member Contact Spec III*
Crystal Beck, *Member Contact Spec III*
Jamie DeJurnett, *Construction Loan Spec*
Nicole Fountain, *Business Process Analyst I*
Khylah Goree, *Teller Service Rep II*
Jasmine Griffith, *Financial Service Rep II*
Shetawn Hodges, *Member Contact Team Lead*
Lisa Mackenroth, *Financial Service Rep I*
Tiffany Real, *Floating Financial Service Rep I*
Jenifer Sierra, *Enterprise Risk Manager*
Larissa Westbrook, *Indirect Loan Underwriter II*



Backpacks for Bright Futures

Fifty thousand backpacks in five years! That is the extraordinary milestone Keesler Federal just celebrated as another successful Backpacks for Bright Futures came to a close. This year, a record 16,000 backpacks and school supply kits were distributed to incoming kindergarteners in 26 public school districts across the credit union's service area in South Mississippi, Hattiesburg, Jackson and Jefferson Parish, Louisiana. This signature Community Giveback initiative began in 2019 with the goal of easing back-to-school expenses for hardworking families and educators in our communities. Seeing the excited smiles of young scholars as they begin their academic journeys is the ultimate reward for the dedicated Keesler Federal team members who made it happen.



**Know a kindergartener who received
a Keesler Federal backpack?**

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



Keesler Federal is pleased to announce the 2023 winners of the
Lisa J. Stubbs Memorial Scholarship Essay Contest



Congratulations Scholarship Winners

In 1992, 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.

We are pleased to present the 10 students who each won a **\$1,000 scholarship** based on their response to the essay topic

"How do you think artificial intelligence will shape the future of education?"

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



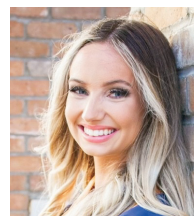
Corrin Fortenberry
Mississippi State
University



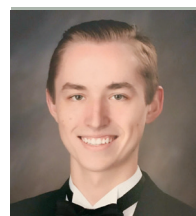
Samuel Lynn
Virginia Tech



Madeline Hansen
University of
Southern Mississippi



Lindsey Magee
University of
Mississippi



Joseph Uecker
Mississippi Gulf Coast
Community College



Rachel Wince
University of
Southern Mississippi

INDEPENDENT ADULT WINNERS



Emma Doss
Mississippi College



Auriel Quiroz
University of Dallas



Mary Samblis
University of
Southern Mississippi



Kiersten McCalpine
University of Florida



Money Mindfulness: Practicing Financial Self-Care



By cultivating positive money habits and thinking ahead, we are (quite literally) investing in ourselves. Financial self-care is rooted in self-awareness, discipline, and intentionality. Here are some ways to start enjoying a greater sense of serenity about your finances.

Build a Budget Instead of being restrictive, a budget can give us more clarity and direction. Tracking expenses, identifying ways to trim spending, and allocating funds purposefully help you visualize and achieve larger goals.

Create an Emergency Fund More than 50% of Americans fear not being able to cover living expenses for a month if they lost their income tomorrow, according to a recent Bankrate survey. Invest in your peace of mind by establishing an automatic, recurring savings deposit with a goal of creating a financial cushion of three to six months' worth of expenses.

Tackle Debt With recent federal interest rate hikes, borrowing costs have reached historic highs. That means balances on things like

variable rate credit cards are costing you more money, especially if you're only making minimum payments. Resolving to reduce debt faster will improve your financial health and significantly reduce stress.

Plan for Retirement If your employer offers a 401(k)-retirement plan, maximize this benefit especially if your company matches part or all of your contribution. No workplace retirement plan? You can still open a Roth IRA—a tax-advantaged retirement savings account. Using a tax refund to jumpstart your account is an easy way begin without impacting your day-to-day budget.

Get Educated One of the most empowering aspects of financial self-care is education. Keesler Federal members can access free, one-on-one financial coaching and an extensive online learning portal. **Learn more by visiting kfcu.org/resources/free-financial-counseling.**



Your Better- Than-Ever Debit Card

Beginning in late October, debit card users will be able to get immediate notifications about their transactions by setting up personalized alerts and controls in online banking.

Alerts notify you when your debit card is used. Controls allow you to designate what transactions are approved or denied. For example, you will be able to set transaction dollar limits (such as per purchase or per month), limits by geographic location, controls by merchant type and shopping method (such as in-store, online,

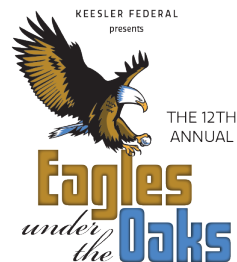
mail or phone order) and many other options. You can also customize how you receive your alerts: by email, text message or push notifications.

These real-time alerts and controls offer you more convenient ways to manage your finances and track spending, while providing additional peace of mind and security. To start customizing these new debit card features, log in to online banking. **Select 'Account Services,' then the 'Card Management' and follow the prompts.**



On September 14, eager golfers took to the pristine fairways of The Oaks Golf Club in Pass Christian for Keesler Federal Credit Union's annual Eagles Under the Oaks tournament. This year's event, the 12th anniversary of the fundraiser, hosted a record 196 golfers in four-person teams split over two 18-hole rounds. The more than \$106,000 raised through registration fees and generous donations by corporate sponsors and Keesler Federal members benefits the Combat Wounded Veterans of South Mississippi, a nonprofit founded in 2011 to address the needs of local disabled veterans.

"Eagles Under the Oaks is a proud tradition for our credit union and members, especially with Keesler Federal's historic ties to the military," said Andy Swoger, Keesler Federal CEO and President. "We are honored to support the mission of the CWVSM, which helps brave servicemen and women in our area overcome significant physical and emotional challenges and return to civilian life."



Thank You to Our Partners!

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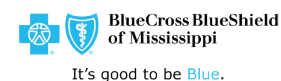
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AACE Champions

What is the AACE Recognition Quarterly Awards Program?

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.



Approachability Authenticity Commitment Empathy



Daniel Breland
Quality Assurance
Analyst III
Information Technology



Raymond Harris
Retail Support
Specialist II
Retail Support



Lisa Hyde
Staff Development
Specialist I
Training



Ashlea Seymour
Financial Service
Representative II
Vancleave



Marlene Verdejo
UK Branch
Manager
Mildenhall

Planning Your Financial Future

*Want financial security in your future?
Start planning now.*

Do you have a financial plan that will help send your kids to college, take the trips you've dreamed about, and enjoy your golden years? If not, you may want to start planning now.

Creating a financial plan may help you avoid the financial insecurity experienced by more than 15 million Americans aged 65 and older (approximately one-third of America's older adults) who rely on income of \$27,180 a year or less, according to The National Council on Aging (NCOA). They struggle with rising healthcare bills and housing costs, poor nutrition, lack of access to transportation, and more. Even older adults who aren't considered financially insecure may have difficulties meeting their monthly expenses—especially if they suffer from a major adverse life event.

Planning ahead is one of the best ways to avoid or minimize the chances of this happening in your life. Set goals, and plan your route for achieving them. The earlier you start, the better off you'll be.

How to start creating your financial plan

Creating a road map of financial goals should include short-term, intermediate, and long-term goals. While a lot of people think about what they'd like to have at different stages of life, not many of them have an actual plan to reach those goals. Schwab's 2021 Modern Wealth Survey found that only 33% of Americans have taken the time to create a written financial plan. The other 67% said they didn't have time to develop a plan—or they didn't have enough money to bother making a plan.

Getting started on a financial plan doesn't necessarily take a lot of time or money, though. You can start with small steps, which add up and can get you closer to your goals. Recommendations include:

- **Review your spending and create a budget.** By looking more closely at your credit card and bank statements, you may discover that you're overspending in some categories that don't matter as much to you as they once did. Increasing your awareness of where your money is going may inspire you to eliminate or spend less on products or services that aren't essential or fully utilized.
- **Reduce expenses where possible.** Be mindful of your spending habits to see where you can cut back. Even small changes add up. Maybe you can shave off some expenses by packing your own lunch instead of ordering takeout, for example, or by taking steps to reduce or eliminate overdraft fees or other banking expenses.
- **Make reducing debt a priority.** Interest charges can add up quickly, so do what you can to decrease what you owe.

- **Donate or sell what you're not using anymore.** If you have antiques in your attic, an older computer you're not using, books you'll never read again—or something else—consider selling or donating them. Selling brings in extra cash and qualified donations to charities are tax deductible.
- **Create an emergency fund.** If you don't already have funds set aside for emergencies try to contribute a set amount every week to a savings account so you can be better prepared. a \$20-per-week contribution for example, will add up to \$1,040 per year (not including interest).
- **Work with a financial professional.** Saving money and cutting back expenses is a great start, but a financial advisor can help you determine if you're saving enough—and what might be the best investments to help you address your financial goals.

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