

# InTouch

A quarterly publication of Keesler Federal Credit Union | Spring 2020

We're Here  
For You





**James Hollingsworth**  
Chairman,  
Board of Directors

**F**riends, my Spring InTouch message usually begins with a recap of our Annual Membership Meeting. However, the past few weeks have been anything but ordinary. Due to concerns about the novel Coronavirus/COVID-19 and our commitment to the safety of you and our employees, your board of directors decided to postpone this year's meeting. Members will be notified when a new date has been selected, but in the meantime, an infographic of Keesler Federal's 2019 accomplishments and key performance metrics is included in this issue of InTouch.

Postponing the meeting was just one of many measures quickly implemented to address the current public health crisis and its effect on our valued members and communities. Our first priority was clearly communicating with our members via email, social media and a special web page created to address your top concerns. Please visit and bookmark [kfcu.org/coronavirus](http://kfcu.org/coronavirus) for the latest information about Keesler Federal services and assistance programs.

Rest assured that even in uncertain times like these, Keesler Federal is here for you. We are open for business, and your money remains safe and accessible, as always. To comply with social distancing guidelines from the state, federal government and the Centers for Disease Control and Prevention (CDC), we urge you to take advantage of Keesler Federal's convenient, 24/7, online and mobile banking platforms. All drive-thru lanes are open and branch lobby access is still available at most locations, but is limited to the recommended number of people at any given time. If you need to meet with us in person, scheduling an appointment online will allow you to reserve a time just for you.

To help alleviate concerns of members who are experiencing Coronavirus-related financial difficulties, Keesler Federal has announced several disaster relief assistance programs including Skip-a-Pay for credit cards and certain loans, an immediate credit card limit increase and other flexible solutions. To learn more about these options, please visit [kfcu.org/coronavirus](http://kfcu.org/coronavirus).

I sign off with my sincere wishes for the health and well-being of you and your loved ones. We are in this together and, by supporting each other, we will overcome this challenge.

Yours in service,

James Hollingsworth

## 2019 Accomplishments & Performance Metrics



### Financial

**\$1,215,987,983**  
New Loans **6.3%**

**\$2,390,862,368**  
Total Loans **15.1%**

**\$2,577,367,483**  
Total Deposits **11%**

**19,057**  
New Members **8.33%**  
Total Members

**6**  
New Branches **38**  
Total Branches

### Milestones

Introduces new logo and brand style; converts branch signage

Launches new and improved website at [kfcu.org](http://kfcu.org)

Opens first branches in New Orleans and Mobile.

Forbes Magazine ranks Keesler Federal as one of best credit unions in country

Receives 3 Peoples Choice Awards from Sun-Herald readers: Best Bank/Credit Union, Best Mortgage Lender and Best Financial / Investment Planning

### Charity/Community

**\$31,842**  
Raised for Combat Wounded Veterans of South MS during Eagles Golf Tournament

**\$118,875**  
Awarded to 425 members through monthly Member Giveback

**\$217,447**  
Backpacks for Bright Futures – Over 6,300 school supply kits donated to South Mississippi kindergartners

**\$670,043**  
Total donations and sponsorships

### Member Approval

**1** Largest Mississippi-based credit union

**89** Largest Credit Union in the U.S. (from top 100 by asset size)

**80** Net Promoter Score (27 points higher than industry average)

**90** Member Satisfaction Rating (11 points higher than industry average)

# Cash and Points are King with Visa Signature!



So, you've got the Visa Signature Card from Keesler Federal and now you want to start maximizing those points and get the most "free money" back. Great! Here are a few tips on just how you can do that:

**Go big and stay home.** If sheltering in place means catching up on all the latest streaming content, you can binge watch in style by using your points for a LG® 70", 4k HDR Smart LED TV.

**Unleash your inner gourmet!** Use your Visa Signature card to earn points when ordering groceries or your favorite restaurant delivery. Before you know it, you'll be getting creative with the Rachael Ray® 10-Piece Hard Anodized Cookware Set, just one of the tasty point

rewards waiting for you at [www.curewards.com](http://www.curewards.com).

**Pay it forward.** Your selection of a Charity Choice Gift Card as a reward provides you the opportunity to make a contribution to your choice of hundreds of major charitable causes.

**Are you more into cash? Look no further than the Visa Signature card from Keesler Federal.**

You'll earn 2% cash back or 3 points for every \$ spent, plus a \$100 credit with \$1,500 in purchases within the first 90 days of having the card. One way to maximize the "free money" of cash back rewards is by using your Visa Signature card for all your normal purchases through the month (gas, groceries, streaming

subscriptions, online purchases, etc.). If you stay within your normal budget for those expenses, you'll be able to pay your bill in full at the end of the month without incurring revolving debt—however, you will also earn a 2% cash back reward for the total amount you put on the card. That's like getting a 2% discount on everything you buy! You can apply that money to your credit card payment or roll it into your Keesler Federal account. Get all the details on how to redeem your points for merchandise, gift cards or cash at [www.curewards.com](http://www.curewards.com)

**More reasons to get and use the Keesler Federal Visa Signature Card:**

**Intro APR: 0% interest rate** for the first 12 months on purchases and balance transfers.

**APR:** After 12 months, rates start as low as the actual prime rate, (**current prime rate is 3.25%<sup>1</sup>**) depending upon your credit.

- **No balance transfer fee**
- **No annual fees**
- **25-day grace period**
- **Credit limits up to \$25,000**
- **Low, flat \$5 cash advance fee**

**If you don't already have the card, applying is easy. Just visit [www.kfcu.org](http://www.kfcu.org) to get started.**

*Membership eligibility required.*

*Subject to credit approval.*

*<sup>1</sup>Prime rate current as of 04/01/20 and subject to change.*

# Getting Serious About Staycations



One positive side effect of having to stay at home these days is the opportunity it brings to spend time with family. That time can be easily occupied with a variety of activities that are fun, educational and promote family bonding. **Here are a few ideas to help get you through the new closeness we are experiencing these days:**

**Try baking.** Cookies, brownies, cakes, pies and breads are fun to make and more fun to eat. There are several steps (tasks) to perform with each recipe that can be divided among the family so everyone can participate. The kids learn what effort goes into making the treats they crave, maybe learn a little about measurements and are rewarded at the end of the lesson.

## Are your kids too plugged in?

Tap into active imaginations and create opportunities for make-believe play that don't rely on electronic devices. You've probably got a cardboard shipping box, or two somewhere in the house or garage. They make great pretend forts, cars and even space ships. Or encourage them to write and perform a play or musical for the family.

## Live-stream some living things.

The Georgia Aquarium has a webcam set up to watch their beluga whales any time. Just navigate (*pun intended*) to [georgiaaquarium.org](http://georgiaaquarium.org) and click on the "webcams" link. Or, visit the Cincinnati zoo's Facebook page for an animal live-stream daily at 3 p.m. Another favorite is the Monterey Bay Aquarium's sea otter cam at [montereybayaquarium.org](http://montereybayaquarium.org).

## Has quiet cocooning got you down?

There are countless exercise videos on the web from aerobics to Zumba®. Get the kids involved and wind them down while preventing those extra pounds from the pies and cakes you baked earlier! You, and they, might just sleep better too.

**Manage the clutter.** With everyone home all day, the house is bound to get messy in no time. Take 15 minutes a day for everyone to put back, pick up and straighten up in their room or throughout the house. Now, you can have a cookie!

Sources: *Parade.com*; Stephanie Osanski, Paul Mallery

## Avoiding Coronavirus Scams

- **Don't respond** to texts, emails or calls about checks from the government.
- **Hang up** on robocalls. Scammers are using illegal robocalls to pitch everything from low-priced health insurance to fake cures.
- **Do your homework** when it comes to donations. Never donate in cash, by gift card, or by wiring money.
- **Watch for emails** claiming to be from the CDC or WHO. Use sites like [coronavirus.gov](http://coronavirus.gov) and [usa.gov/coronavirus](http://usa.gov/coronavirus) to get the latest information. Don't click on links from sources you don't know.
- **Beware** of malicious websites and apps that appear to share virus-related information. They could gain and lock access to your devices until you pay a ransom.

<https://www.consumer.ftc.gov>,  
<https://www.justice.gov/coronavirus>,



# Coronavirus/COVID-19 Disaster Relief Information

One of the ways Keesler Federal is here for you during this crisis is by helping to provide some peace of mind to those who may be experiencing unexpected financial difficulties. We quickly implemented the financial assistance measures shown below and encourage you to reach out if we can help. **For more details about these programs, or to apply online, please visit [kfcu.org/coronavirus](https://kfcu.org/coronavirus). If you need further assistance or have questions, please call 1-888-KEESLER (533-7537).**

## Paycheck Advance Loan (PAL)\*

- Existing member only
- Rates as low as 3.25%<sup>1</sup>
- Terms up to 18 months
- Maximum loan amount \$10,000
- Automatic payment debit from a Keesler Federal account available

## Credit Card Limit Increase & Skip-a-Pay\*

All Keesler Federal credit cardholders with accounts in good standing received an automatic \$500 credit limit increase and will have the option to skip their May payment.

## Mortgage Assistance\*

A range of hardship programs is available. Please visit <https://loansolutioncenter.com/>

to register and complete the request for a hardship. This login is managed by Keesler Federal's mortgage loan management provider.

## Home Equity Loan Assistance and Other Loan Deferrals\*

Please reach out to the Member Contact Center at 1-888-KEESLER (533-7537) so we can determine the best way to help you.

## Financial Counseling

Keesler Federal provides individual financial counseling, at no charge, to assist members with financial planning. Schedule your appointment with our Financial Counselor, Tammy Scott, by calling 228-701-1423.

*\* Subject to credit approval.*

*<sup>1</sup> Monthly payments are approximately \$57.08 per \$1000 borrowed at 3.25% APR for 18 months.*



# Champions

COMMITTED TO  
OUTSTANDING MEMBER SERVICE

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 4th Quarter 2019 winners.



## LEADERSHIP AWARD 4th Qtr 2019



### Jessica Broome, Advertising Manager

Jessica embodies leading by example. She approaches her work with excitement, leverages constructive feedback and has a passion to involve others in creating successful outcomes. Further confirming her outstanding leadership skills, Jessica has also recently been recognized as one of Mississippi's Leading Women in Business.



## PEOPLE HELPING PEOPLE AWARD 4th Qtr 2019



### Kelsey Bryson, Lakenheath

Kelsey goes above and beyond the expected for everyone she works with throughout the day. Her genuinely positive and helpful attitude is shared with all those she encounters. By making everyone's day a little brighter, Kelsey is an asset to Keesler Federal and a joy to those around her.



## OUTSTANDING MEMBER SERVICE AWARD 4th Qtr 2019



### Brandy Fincher, Financial Services Rep – St. Martin

Brandy comes to work every day with a smile on her face, evidence of her contagious positive attitude, and ready to help everyone she encounters. She makes it her number one priority to understand members' needs and clearly communicate the features and benefits of Keesler Federal products to them.



# Annual Lisa J. Stubbs Memorial Scholarship Contest

**Here's your chance to win \$1,000 towards your education!** Once again, we will award three undergraduate dependent students and two adult students \$1,000 scholarships for winning entries in an essay contest.

## ALL APPLICANTS

- The contest is open to Keesler Federal members in good standing who will be full-time college students in the upcoming school year. Employees and officials of Keesler Federal and their dependents are not eligible to compete in the scholarship contest.
- Applicants must submit an entry of 500 words or less that is typed in the space provided through the online application.
- School classification for the upcoming school year will be college freshman, sophomore, junior, senior or graduate.

## ADULT APPLICANTS

- Adult students must not be dependents of their parents and must be at least 21 years old and in good standing with Keesler Federal.
- Your entry should include your name, address, phone number, major, school name and school classification for the upcoming year.

## DEPENDENT APPLICANTS

- Dependent applicants and at least one parent must be members in good standing with Keesler Federal.
- Your entry should include your name, address, phone number, major, school name and school classification for the upcoming year and your parent/guardian's name.

In 1992, the scholarship program was dedicated to Lisa J. Stubbs, a Keesler Federal employee of over 8 years. While employed full time at the credit union, Lisa attended night classes, working toward her degree. Lisa died at the age of 25 after a lifelong struggle with cystic fibrosis. Since Lisa's courage and determination were an inspiration to all who knew her, the scholarship program was renamed in her honor in hopes that her spirit of achievement would inspire others to reach new heights.

The 2019 essay topic is:

**"If you were President of the United States, what would you accomplish in your first 100 days?"**

All entries must be submitted no later than 11:59pm **June 19.**

**All applications must be submitted online.** We will no longer accept printed applications. Simply visit our website at [kfcu.org/scholarship](http://kfcu.org/scholarship) or click on the Scholarship Contest banner on our homepage at [kfcu.org](http://kfcu.org).



## 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 first quarter of 2020:

### 30 YEARS OF SERVICE

**Ester Newman**, *Business Analyst II, IT Dept*

### 20 YEARS OF SERVICE

**Deitra Walker**, *Lending Support Manager*

**Almetrius Brown**, *Assistant Branch Manager, Seaway*

### 15 YEARS OF SERVICE

**Tricia Frey**, *Financial Service Rep II, Stennis*

**Irma Deang**, *Teller Supervisor, Gautier*

**Sally Bradshaw**, *Card Services Rep*

**Lynne Rife**, *Internal Auditor*

**Heike Willis**, *Mortgage Inbound Call Specialist*

### 10 YEARS OF SERVICE

**Gena White**, *Sr. Project Manager*

**Samila Palmere**, *Project Manager*

**Alma Cuff**, *Teller Supervisor, Orange Grove*

### 5 YEARS OF SERVICE

**Ashley Crawford**, *Floating FSR, Bay/Waveland*

**Vershall Marshall**, *MCC Team Lead*

**Jessica DeAnda**, *Mortgage Loan Setup Specialist*

**Chantyl Sullivan**, *Financial Service Rep, Pass Road*

**Brittany Powell**, *Director, MCC*

**Brittany Williams**, *Financial Service Rep, Wiggins*

**Delma Powell**, *Chief Lending Officer*

**Cori McNair**, *Systems Analyst*

**Anthony Abella**, *Financial Education Specialist*

**Shavonne Williams**, *Workforce Management & Quality Control Specialist*

**Joycelyn Peters**, *Teller Supervisor, Seaway Training*

**Dalton Finch**, *Financial Service Rep, Pass Road*

**Leslie Moran**, *Financial Service Rep, Slidell*

# Online and Mobile Banking

More Important than Ever Before

DEPOSIT

PAYMENT

In today's world of social distancing and stay-at-home orders, the ability to manage your financial needs no matter where you are has never been more important. What was once seen as a convenience by some has now become a necessity for virtually all Americans.

At Keesler Federal, providing members with free, secure, 24/7 access to their accounts through our online banking platform and mobile app has long been an important part of our services. Now, with the launch of Keesler Federal Everywhere, you're empowered to do even more than ever from the comfort of your home—or wherever you may be!

Keesler Federal Everywhere harnesses the latest technology to deliver a more robust, yet user-friendly, digital banking experience—complete with simple video tutorials to guide you.

## Exciting new features include:

- **Multiple Account Views**  
View all your Keesler Federal accounts in a single glance
- **Customizable Dashboard**  
Personalize your experience and keep favorite features handy
- **Link to External Accounts**  
Link to your accounts at other financial institutions
- **Card Management Tools**  
Instantly lock/unlock your debit and credit cards
- **Credit Score Monitoring**  
Know your credit score and learn ways to improve it
- **Financial Wellness Tools**  
Track your spending and manage your finances
- **New Automated Alerts**  
Stay in the know with custom account notifications

Of course, you'll still have access to your favorite banking tools such as bill pay, remote check deposit, the ability to transfer funds and more.

**For complete details, visit [kfcu.org/everywhere](https://kfcu.org/everywhere).**



## Raising Money-Savvy Kids

If you have a young child, you probably hear the words “I want” and “can we buy” often. Most kids become avid consumers at a very young age, so it's important to start talking to them about money and the importance of savings as soon as possible. One way to teach children how money works, is by opening a Money Mammals savings account with Keesler Federal.

A savings account is a fantastic learning opportunity. It can teach patience by having them save for a big purchase; helps them stay focused on a goal, and learn how to prioritize wants and needs; and of course, teaches basic math skills when learning how to balance and budget.

Once your child gets older and shows more responsibility, you can even add a checking account to their savings account to help them navigate using a debit card. Learning how to handle money early on, is an essential life-skill that sets your children up for a better future.

## New I.R.S. Contribution Limits

*A look at the maximum amounts you can put into retirement accounts this year.*

A Message from the Keesler Financial Group

William E. Morrison,  
Dennis Liverett and  
Ron Weatherly are  
Financial Advisors  
with Keesler Financial  
Group located at  
Keesler Federal CU.

The I.R.S. just announced the annual contribution limits on IRAs, 401(k)s, and other widely used retirement plan accounts for 2020. Here's a quick look at them.

- Next year, you can put up to \$6,000 in any type of IRA. The limit is \$7,000 if you will be 50 or older at any time in 2020.<sup>1,2</sup>
- Annual contribution limits for 401(k)s, 403(b)s, the federal Thrift Savings Plan, and most 457 plans also get a \$500 boost for 2020. The new annual limit on contributions is \$19,500. If you are 50 or older at any time in 2020, your yearly contribution limit for one of these accounts is \$26,000.<sup>1,2</sup>
- Are you self-employed, or do you own a small business? You may have a solo 401(k), which allows you to make both an employer and employee contribution. The ceiling on total solo 401(k) contributions rises \$1,000 in 2020, reaching \$57,000. This is also the 2020 employer contribution limit for simplified employee pension (SEP) plans.<sup>3,4</sup>
- If you have a SIMPLE retirement account, next year's contribution limit is \$13,500, up \$500 from the 2019 level. If you are 50 or older in 2020, your annual SIMPLE plan contribution cap is \$16,500.<sup>3</sup>
- Yearly contribution limits have also been set a bit higher for Health Savings Accounts (which may be used to save for retirement medical expenses). The 2020 limits: \$3,550 for individuals with single medical coverage and \$7,100 for those covered under qualifying family plans. If you are 55 or older next year, those respective limits are \$1,000 higher.<sup>5</sup>

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AdTrax FR-2973938.1-0220-0322

Citations.

- 1 - [irs.gov/retirement-plans/plan-participant-employee/retirement-topics-ira-contribution-limits](https://irs.gov/retirement-plans/plan-participant-employee/retirement-topics-ira-contribution-limits) [11/8/19]
- 2 - [irs.gov/newsroom/401k-contribution-limit-increases-to-19500-for-2020-catch-up-limit-rises-to-6500](https://irs.gov/newsroom/401k-contribution-limit-increases-to-19500-for-2020-catch-up-limit-rises-to-6500) [11/6/19]
- 3 - [forbes.com/sites/ashlaeabeling/2019/11/06/irs-announces-higher-2020-retirement-plan-contribution-limits-for-401ks-and-more/](https://forbes.com/sites/ashlaeabeling/2019/11/06/irs-announces-higher-2020-retirement-plan-contribution-limits-for-401ks-and-more/) [11/6/19]
- 4 - [irs.gov/retirement-plans/plan-participant-employee/sep-contribution-limits-including-grandfathered-sarsep](https://irs.gov/retirement-plans/plan-participant-employee/sep-contribution-limits-including-grandfathered-sarsep) [1/9/20]
- 5 - [cnbc.com/2019/06/03/these-are-the-new-hsa-limits-for-2020.html](https://cnbc.com/2019/06/03/these-are-the-new-hsa-limits-for-2020.html) [6/4/19]

**Keesler Financial Group**

Call (228) 385-4558 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	.25%	.25%
Balance \$5,000 or more	.30%	.30%
Christmas Savings	.30%	.30%

#### High Interest Money Market Account (HIMMA)

	Annual Percentage Rate (APR)	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%

*\$.2500 minimum to open account and to earn dividends*

#### Checking Accounts

	Annual Percentage Rate (APR)	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)	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](http://www.kfcu.org) for the current rates or specials on share certificates.**

Share rates listed above are effective as of April 1, 2020 and subject to change without notice. See your March statement for the dividend rate paid for the period ending March 31, 2020.

**Federally Insured by NCUA**

### Loans

#### New Auto Loans

	Annual Percentage Rate (APR)
Up to 24 months	as low as 2.14% APR
25-36 months	as low as 2.24% APR
37-48 months	as low as 2.44% APR
49-60 months	as low as 2.59% APR
61-72 months (\$15,000 & over)	as low as 3.04% APR

*Example: Monthly payments are approx. \$28.78 per month per \$1000 borrowed at 2.24% for 36 months.*

#### New RV/Travel Trailers

	Annual Percentage Rate (APR)
37-48 months (\$10,000 & over)	as low as 5.00% APR
49-60 months (\$15,000 & over)	as low as 5.25% APR
61-72 months (\$20,000 & over)	as low as 5.50% APR
73-84 months (\$25,000 & over)	as low as 6.24% APR
85-144 months (\$35,000 & over)	as low as 7.25% APR

*Example: Monthly payments are approx. \$23.09 per month per \$1000 borrowed at 5.00% for 48 months.*

#### Credit Cards

	Annual Percentage Rate (APR)
Visa Signature	as low as 3.25% APR
Visa Platinum	as low as 3.25% APR
Visa Classic	as low as 3.25% APR

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

#### Signature Loans

	Annual Percentage Rate (APR)
Up to 36 months	as low as 8.24% APR
37-48 months	as low as 8.74% APR
49-60 months (\$10,000 & over)	as low as 9.24% APR

*Example: Monthly payments are approx. \$31.56 per month per \$1000 borrowed at 8.24% for 36 months.*

#### 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-KEESLER (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 April 1, 2020 and subject to change without notice.



Put your spare change  
to work with

## Smart Change

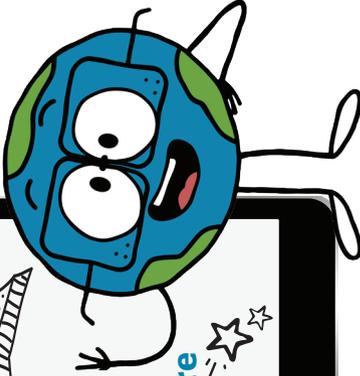
Smart Change rounds up all debit card purchases to the nearest dollar and deposits the difference to your savings account.

Federally insured by NCUA  
Membership and credit eligibility required.

Learn more at [kfcu.org](http://kfcu.org)

**Keesler Federal**  
CREDIT UNION

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



## Enroll Now!

Keesler Federal Everywhere empowers you to do more, wherever, whenever and however you want, so you can get on with what's truly important – enjoying life.

### Already using our home and mobile banking?

Visit this page for tutorials on how to use some of the new features.

Learn more at [kfcu.org/everywhere](http://kfcu.org/everywhere)

Important to you. Important to us.  
[kfcu.org](http://kfcu.org)

