

# InTouch

A quarterly publication of Keesler Federal Credit Union | Winter 2020

**New Decade.  
New Beginnings.**





**James Hollingsworth**  
Chairman,  
Board of Directors

Happy 2020 from your Keesler Federal family! As we eagerly embark on an exciting new decade, you can count on your credit union to continue placing the best interests of members like you and our communities at the forefront of all we do. Thanks to your loyalty, Keesler Federal closed out 2019 on a high note and is poised for another exceptional year of member service, growth and innovation. If you would like to learn more about your credit union's performance and upcoming plans, please join us for the Annual Membership Meeting on March 26 at the Mississippi Coast Coliseum and Convention Center in Biloxi. It's sure to be an informative and festive event!

This issue of InTouch features a story that is dear not only to my heart, but also to those of many members who have lost loved ones in service to our country. The recent unveiling and dedication of the new Gulf Coast Gold Star Families Memorial Monument was a moving ceremony that drew hundreds of family members, community leaders and service men and women. Keesler Federal members, along with the City of Biloxi and Harrison County, were honored to sponsor the purchase and installation of the monument. I hope everyone will have the opportunity to visit this inspiring tribute to those who paid the ultimate sacrifice for the freedoms we all enjoy.

With the December openings of our two new branches in Mobile, Keesler Federal has officially extended its reach eastward into Alabama. This is quite a milestone and you can read more about these new locations inside.

My sincere thanks to you for continuing to choose Keesler Federal to be part of your life. On behalf of our entire team, warmest wishes for a happy, healthy and prosperous year!

Yours in service,

James Hollingsworth

## The Joy of Giving

Two years ago, during the week of Thanksgiving, the Keesler Federal board of directors and executive team began a new tradition of bringing holiday cheer to our community. All employees were given a \$50 gift card to spread a Bit of Joy to the person or cause of their choice.

Now in its third year, that one little gesture is still bringing smiles, hugs and happy tears to many in need, whether financially or emotionally, right here in our community.

Keesler Federal team members shared their cards with complete strangers, neighbors and acquaintances, and causes that touched their hearts. This year's recipients included a single mother of two special needs children, a person who was unable to afford prescription medications, a church mission, someone awaiting disability approval, a homeless veteran and the Humane Society of South Mississippi. In all cases, the gift cards were received with surprise, delight and heartfelt gratitude that our employees will never forget.

Keesler Federal invites you to experience a Bit of Joy wherever you live. You don't even need \$50. Your time, talents and attention are priceless to someone or some cause in need of a little human kindness and good will.



Coming Soon

# Keesler Federal Everywhere: Digital Banking for the New Decade



If you're like most members, the convenience of using Keesler Online and Keesler Mobile is essential to the way you manage your financial business. Well, we're about to up the ante by rolling out exciting improvements to our online and mobile platforms that are designed to transform the way you bank. 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.

Stay tuned for more details in the next few months. And don't worry—we're committed to

making this transition simple and will be with you every step of the way.

## Here's a sneak peek of some of the new, more robust features you can expect:

- **Account integration with popular smart speaker/voice assistant systems such as Amazon Echo. Imagine asking, "Alexa, what's my checking account balance?"**
- **Self-managed card controls that let you instantly freeze and unfreeze your debit or credit card if misplaced or forgotten at a store or restaurant**
- **Tap-and-go cardless ATMs**
- **Check your credit score for free and learn how to improve your rating with SavvyMoney**
- **View all your Keesler Federal accounts simultaneously with a single login**
- **Link accounts from other financial institutions to make payments or transfers**



## 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 fourth quarter of 2019:

### 30 YEARS OF SERVICE

**Deborah Woodard**, *Card Service Rep*

### 20 YEARS OF SERVICE

**Michele Guthrie**, *Asst Compliance Officer*

### 15 YEARS OF SERVICE

**Ann Selvage**, *Payroll & Benefits Manager, HR*

### 10 YEARS OF SERVICE

**Grace Watts**, *Marketing Admin Assistant*

**Heather West**, *Financial Service Rep Bay/Waveland*

**Sharon Ladner**, *Teller Service Rep, Diamondhead*

**Teri Touchstone**, *HR Rep*

### 5 YEARS OF SERVICE

**Chasity Shiyou**, *Fraud Investigator II*

**Samantha Findlay**, *MCC Team Lead*

**Jennifer Bradley**, *Teller Service Rep, Picayune*

**Savannah Roch**, *Member Contact Specialist II*

**Kristen Sidaway**, *Member Contact Specialist*

**Brenda Stockstill**, *Teller Service Rep, Picayune*

**Wayne Gamache**, *Maintenance Technician*



**Keesler Federal  
Credit Union Presents**

# **Gulf Coast Gold Star Families Monument**

On November 23, Keesler Federal Credit Union hosted an emotional dedication of the Gulf Coast Gold Star Families Memorial Monument at Guice Veterans Park in Biloxi, Mississippi. The monument pays tribute to the sacrifice of Gold Star Families who have lost a loved one serving our country. The event's guest speaker, 96-year-old

Hershel "Woody" Williams, is the last surviving Medal of Honor recipient from the battle of Iwo Jima. Williams spoke eloquently of the need for continued recognition and support of Gold Star Families. As bagpipes played "Amazing Grace," family members placed roses at the base of the memorial and hundreds of tearful supporters looked on as the



monument itself was unveiled. The purchase and placement of the Gold Star Families monument was made possible by the joint effort of Keesler Federal Credit Union, the City of Biloxi and Harrison County. Retired Air Force Colonel James Hollingsworth, Chairman of the Board of Keesler Federal, was project lead in bringing the monument to Biloxi and was master of ceremonies for the dedication.



# Now Proudly Serving Mobile, Alabama

Say hello to our first branches in the state of Alabama! Both brand new Mobile locations, Westwood Plaza and Midtown, opened for business in December and are excited to offer full-service banking to existing and new members in the region. As Alabama's third most populous city—as well as the biggest Gulf Coast municipality between New Orleans and St. Petersburg, Florida—Mobile's geographic proximity to Coastal Mississippi means many Keesler Federal members already live, frequently visit or work in the area. The new branches make it more convenient for these members to conduct their financial business, while also introducing a new audience of potential members to the Keesler Federal difference. We invite you to stop in and meet our "sweet home Alabama" teams.

**Mortgage  
services in  
Alabama  
Midtown and  
Westwood  
Plaza**



**Alan Allred**  
Mortgage Loan  
Originator



From left to right: *Jade Bradford, Somono Chau, Crystal Brooks, Hunter Creel, Shaminque Padgett, Erica Glover*

## Midtown

100 North Florida Street | Mobile, AL  
Mon–Th: 9–5 | Fri 9–5:30 | Sat 9–1



Front row left to right: *Rashonda Travis, America Gerard, Karen Carwie, Natasha Bellamy, Shehnaz Qureshi*  
Back row left to right: *Buddy Rawson, Brian Bates, Rachel Merlin*

## Westwood Plaza

7765 Airport Boulevard, Suite 201 | Mobile, AL  
Mon–Th: 9–5 | Fri 9–5:30 | Sat 9–1

# Simplify Your Financial Life with Online Bill Pay



Most people agree that paying bills the old-fashioned way can be a time-consuming chore. Online Bill Pay from Keesler Federal is a secure electronic service that allows members to conveniently pay their bills without having to sort through papers, write checks, find stamps or to remember to mail them on time. And if you currently pay bills online, but do so on each merchant or service provider's individual website, Keesler Federal's Online Bill Pay can make that process easier too! Instead of keeping track of multiple logins and passwords for each utility or credit card company's site, with Online Bill Pay you can see everything that is due at a glance, plus take care of all your bills, from a single location.

### Online Bill Pay from Keesler Federal Credit Union offers several advantages:

- Flexibility to schedule one-time or recurring automatic payments
- Can pay bills from different Keesler Federal accounts (e.g., regular checking or HIMMA)
- Payments reflect almost immediately, no need to worry about whether payments arrived on time
- Email reminders and payment confirmation for tracking
- Environmentally friendly, eliminates paper waste
- Free for Keesler Federal members
- Saves money on stamps, checks and envelopes

**Visit [kfcu.org](http://kfcu.org) today and simplify your  
life with Online Bill Pay!**

# Homebuyers Start Smart with Keesler Federal

## Free Workshops!

Buying a home: it's often the largest purchase you'll make in your lifetime. There's no denying the excitement, but it can also be scary. If you're considering buying a home in 2020, ask yourself these questions:

- How much of a down payment will you need and where are you going to get it?
- How do you find out about incentives for first time homebuyers?
- Is your credit score good enough to qualify you for a mortgage and if not, what can you do about it?
- What does "debt-to-income ratio" mean and why is it important?
- How will taxes and insurance affect your mortgage payments?
- What is an APR?
- Do you need a home inspection?
- Do you need an appraisal?
- What are pre-pays and who pays them?
- Should you work with a buyer's agent?
- Who does title insurance protect?

The list can go on. And, if you're not informed, buying a home can be a confusing and stressful process. That's why Keesler Federal is hosting Homebuyer Fairs in selected areas.

The events are designed to take the mystery out of purchasing and financing a home, so your dream of buying a home in the New Year can become reality.

## Important Topics Covered:

- Private Mortgage Insurance Home Inspections
- Credit Reporting Bureaus Title Insurance
- Homeowners' Insurance Pest Control
- Working with Realtors® Appraisals

The workshops are free and so are the refreshments! **Register for one near you today at: [kfcu.org/homebuyer-fair](http://kfcu.org/homebuyer-fair).**

## Homebuyer Fairs 2020

- **Jan 25, 10:00-1:00**  
**Deutsches Haus, New Orleans**
- **Feb 8, 10:00-1:00**  
**Trinity Banquet Hall, Slidell**
- **Feb 29, 9:00-12:00**  
**MGCCC Hospitality, Gulfport**
- **Mar 7, 10:00-1:00**  
**DoubleTree, Hattiesburg**
- **Mar 28, 10:00-1:00**  
**Hyatt Place, Jackson**



## Win a FREE \$50 Visa Gift Card!

As a Happy New Year giveback, we are randomly awarding 25 lucky members with a \$50 gift card just for entering! Simply go to [www.kfcu.org/intouch](http://www.kfcu.org/intouch) to register and you could be one of our 25 lucky winners.

**Entry Deadline: March 15, 2020.**

*You may also enter by sending a postcard or note with your name, address, phone number and email (optional) to Keesler Federal Credit Union, ATTN: Marketing, PO Box 7001, Biloxi MS 39534.*

*Must be a current Keesler Federal Credit Union member to win. Limit one entry per person. Drawing takes place: March 15, 2020*





## Boom Times are the Best Times to Pay Yourself

With employment at its highest level in over 50 years, and consumer confidence up as well, it stands to reason that more money is flowing through the economy. With employment up, spending has also increased because people have more money.

If you have been fortunate enough to be on the receiving end of a new or better paying job, then you've got more money to spend...or save. It's the latter that we'd like to encourage. Just because you have more money doesn't necessarily dictate that you should spend more. Were you living comfortably before your new or better paying job? If so,

we encourage you to put any new or extra money to work for yourself instead of in someone else's pocket. Save for the day when you may no longer have the boom times you're experiencing now or for those home and family emergencies that are sure to come your way sooner or later. Having savings put aside can make life less stressful and enable you to enjoy your success even more.

**Need help with your savings plan? Keesler Federal's Financial Counselor is available to assist you at no charge. Simply call Tammy Scott at 1-888-533-7537, ext. 6407.**



## 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 3rd Quarter 2019 winners.



### LEADERSHIP AWARD 3rd Qtr 2019



#### **Alicia Allen**, Member Contact Center

Alicia is touted a great leader by her staff. She is a go-to contact and the person others reach out to with their questions. Her mentoring is legendary and she's always championing her team members' advancement. Alicia is an inspiration to all those who she comes into contact.



### PEOPLE HELPING PEOPLE AWARD 3rd Qtr 2019



#### **Anthony Abela**, Marketing

Anthony is responsible for the implementation and success of the Backpacks for Bright Futures project in 2019. His dedication and passion for the project resulted in 6,200 kindergarten students across South Mississippi getting backpacks full of school supplies. That's people helping people!



### OUTSTANDING MEMBER SERVICE AWARD 3rd Qtr 2019



#### **Angela Bentz**, St. Martin

Angela shows kindness, empathy and passion with all of Keesler Federal's members. She takes the opportunity to quickly ask about their day, finds solutions to financial needs and lets them know about upcoming events. Her positive personality and kind spirit also keep branch morale high.

## The ABCs of IRAs

*This popular retirement savings vehicle comes in several varieties.*

A Message from the Keesler Financial Group

**What don't you know?** Many Americans know about Roth and traditional IRAs, but there are other types of IRAs. Here's a quick look:

**Traditional IRA** (or deductible IRA) is an individual savings plan for anyone who receives taxable compensation. IRA assets may be invested in any number of vehicles, and contributions may be tax-deductible. Earnings in a traditional IRA grow tax-deferred until withdrawal, but will be taxed when withdrawal begins—and withdrawals must begin by the time the IRA owner reaches age 70½.

**Roth IRA** offers you tax-free compounding, tax-free withdrawals if you are older than age 59½ and have owned your account for at least five years, and the potential to make contributions to your IRA after age 70½ without having to take RMDs.

**SIMPLE IRAs** are qualified retirement plans for businesses with 100 or fewer employees.

**SEP** stands for Simplified Employee Pension. These traditional IRAs are set up by an employer for employees and funded by employer contributions only.

**Spousal IRA** is actually a rule that lets a working spouse make traditional or Roth IRA contributions on behalf of a non-working or retired spouse.

**Inherited IRA** is a Roth or traditional IRA inherited by a non-spousal beneficiary.

**Group IRA** is simply a traditional IRA offered by employers, unions, and other employee associations to their employees, administered through a retirement trust.

**Rollover IRA.** Assets distributed from a qualified retirement plan may be rolled over into a traditional

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

IRA, which may be converted later to a Roth IRA.

**Education IRA** (Coverdell ESA) provides a vehicle to help middle-class investors save for a child's education.

**Consult a qualified financial professional regarding your IRA options.** There are many choices available, and it is vital that you understand how your choice could affect your financial situation. No one IRA is the "right" IRA for everyone, so do your homework before you proceed.

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AdTrax FR-2865678.1-1219-0122

## 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%

*\$2,500 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 Jan. 1, 2020 and subject to change without notice. See your Dec. statement for the dividend rate paid for the period ending Dec. 31, 2019.

**Federally Insured by NCUA**

### Loans

#### New Auto Loans

	Annual Percentage Rate (APR)
Up to 24 months	as low as 2.39% APR
25-36 months	as low as 2.49% APR
37-48 months	as low as 2.59% APR
49-60 months	as low as 2.69% APR
61-72 months (\$15,000 & over)	as low as 3.29% APR

*Example: Monthly payments are approx. \$28.89 per month per \$1000 borrowed at 2.49% 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 5.24% 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 7.50% 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 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%.*

#### Signature Loans

	Annual Percentage Rate (APR)
Up to 36 months	as low as 8.49% APR
37-48 months	as low as 8.99% APR
49-60 months (\$10,000 & over)	as low as 9.49% APR

*Example: Monthly payments are approx. \$31.69 per month per \$1000 borrowed at 8.49% 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 Jan 1, 2020 and subject to change without notice.

**Keesler Financial Group**

**Call (228) 385-4558 for your no-cost, no-obligation appointment today!**





**GET YOUR MAXIMUM REFUND GUARANTEED**  
MEMBERS SAVE UP TO \$15



**START SAVING  
KFCU.ORG**



**Keesler Federal**  
CREDIT UNION

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

# A New Beginning.

**Put your spare change to work  
this year 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)

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