

InTouch

A quarterly publication of Keesler Federal Credit Union | Winter 2022

**Happy 75th
Anniversary to Us!**

**Important
Scholarship Update**





**James
Hollingsworth**
Chairman,
Board of Directors

Greetings and happy 2022! This year marks a historic milestone for Keesler Federal and its membership as we proudly celebrate the credit union's 75th anniversary. We owe our growth and longevity to the unwavering support of members like you throughout the decades, and we are committed to continuing to earn your trust and confidence each day. Thank you for being part of the Keesler Federal family and the opportunity to serve your financial needs.

For the convenience of all members, regardless of their location, this year's Annual Membership Meeting will again be an online-only event. Please save the date for Thursday, March 24 at 7 p.m. and watch your email and the website for details about registration, voting and viewing the presentation. I encourage you to join us to learn about your credit union's performance over the past 12 months and outlook for the year ahead.

The holiday season coincides with several of Keesler Federal's favorite community-focused initiatives. This issue of InTouch includes recaps and photos from the First Responder of the Year recognition program, Grub for Good food drive, Bit of Joy gift card distribution and more. These heartwarming opportunities to spread goodwill and make a difference within our communities mean the world to our team members.

Bringing you convenient technology is a priority, and Keesler Federal is pleased to introduce Zelle to our mobile app. Zelle is a peer-to-peer payment service that conveniently enables you to send and receive money on the go with friends, family and others you trust. It's a fast, free and secure way to split a bill or gift money.

Thank you again for choosing Keesler Federal. We value your membership and wish you all the best in the coming year.

Yours in service,

James Hollingsworth





Celebrating 75 Years of Extraordinary Service

In 1947, a group of 10 civil service employees at what was then called Keesler Field in Biloxi, Mississippi, signed a request for permission to organize a not-for-profit, financial cooperative called a credit union. By recruiting other members who shared a common bond, the credit union grew steadily with member-owners pooling funds to help one another achieve financial goals. From this modest beginning, today Keesler Federal Credit Union:

- **Is the largest Mississippi-based credit union**
- **Serves over 280,000 members worldwide, operating 39 branch locations in Mississippi, Louisiana, Alabama and the United Kingdom**
- **Has total assets of more than \$4 billion**
- **Made \$1.2 billion in loans to members in 2021***

All year long, Keesler Federal will celebrate 75 years of service to its membership and the communities in which it operates, so stay tuned for details about upcoming activities. We are proud to be part of your life and committed to making your success our priority for decades to come.

**As of November 30, 2021.*

2022 Scholarship Update

Attention college students! Beginning this year, Keesler Federal's annual Lisa J. Stubbs Memorial Scholarship essay contest will officially open for submissions in March rather than April. Watch for the big reveal of this year's essay topic along with contest description and rules on our home page at kfcu.org and on our social media pages.



Stay Informed and Secure with Account Alerts

The more you do online, or in life, the more important it is to take financial account security seriously. There is no end to the methods thieves will try in order to turn your money into their money. And, thanks to the digitized society we now live in, they can work at it 24 hours a day from around the world.

One way to thwart a thief is to set up security alerts for all your Keesler Federal accounts. It's easy to do in just a few steps:

- After logging in to your online banking account at kfcu.org, visit **Settings** in the dropdown

menu next to your name on a desktop/laptop computer or use the expandable menu on a mobile device.

- **Click on Contacts** and update your phone numbers and email addresses.
- **Navigate to the Alerts icon** and begin setting up your alerts. This action will not only help protect your money from thieves, it can head off trouble like overdrafts, or denials to valid charges on your Keesler Federal Visa cards. You can setup text, email and push alerts for various things like debit card usage, withdrawals, info changes and much more.

** Visa's Zero Liability policy does not apply to certain commercial card and anonymous prepaid card transactions or transactions not processed by Visa. Cardholders must use care in protecting their card and notify their issuing financial institution immediately of any unauthorized use. Contact your issuer for more details.*



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 fourth quarter of 2021:

25 YEARS OF SERVICE

Kathleen Williams, *Branch Manager III*

15 YEARS OF SERVICE

Alissa Lally, *Lead Fraud Investigator*

Amy L. Glenn, *Asst Branch Manager I*

10 YEARS OF SERVICE

Phyllis Forbes, *Teller Service Rep III*

Rosarie A. Morgan, *Teller Service Rep II*

5 YEARS OF SERVICE

Erika Glover, *Branch Manager II*

Leona Harris, *Member Contact Spec III*

Ranika Hervey, *Digital Relationship Specialist*

Brenda Scherzer, *Secondary Market Officer*

Fannoula Theodosiou-Bonney, *Knowledge Learning Systems Admin*

Briana Bellot, *Collections Team Lead*

Lindsay Boyd, *Digital Lending Rep I*

Kendra Dees, *Teller Supervisor*

Jessica Duck, *Card Services Rep I*

Meaghan L. Hernandez, *Financial Service Rep I*

Chanelle Mailes, *Branch Manager III*

Heather Mathis, *Branch Manager II*

Shanquita Moore, *Mortgage Loan Processor I*

Taylor Rhodes, *Card Services Rep I*

Frances Seto, *Branch Manager I*

Jerry Windsor, *Indirect Business Development Officer*

FYI, fraud protection, including zero liability* is also included with your Keesler Federal Visa when shopping at participating merchants around the world. Set up your account alerts today. It only takes a minute at kfcu.org.

Remember, Keesler Federal will never ask for your personal information in an email or unsolicited phone call or text message.

Introducing Zelle®

Available Now on the Mobile App



Your favorite credit union mobile app (Keesler Federal, of course) now offers a powerful and convenient new tool to simplify your life—Zelle®! One of the most trusted peer-to-peer (P2P) payment systems, Zelle® is a fast, safe and free¹ way to electronically send and receive money with friends, family and other people you know, regardless of where they bank. Whether you're paying rent, gifting money, or splitting the cost of an Uber or restaurant bill, Zelle® makes the process cashless and quick, right from your smartphone or app-enabled device. Transferred funds typically arrive within minutes.

Getting started with Zelle® is easy.

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

Pay it Safe with Zelle®

While getting money to and from friends and family quickly is important, here are some tips on how to "pay it safe" when using a P2P payment service.

- **Only send money to people you know and trust.**
Payments can't be canceled if the other person is already enrolled with Zelle®.
- **Beware of payment scams.**
If you send money to someone you don't know for a product or service you have not yet received, you may not get your money back if the item never arrives. Using a credit card can offer more buyer protection in situations like these.
- **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://www.kfcu.org/zelle).

¹U.S. checking account required to use Zelle®. Transactions between enrolled users typically occur in minutes and generally do not incur transaction fees.



AACE Champions

What is the AACE Recognition Quarterly Awards Program?

Keesler Federal encourages team members to help 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



Shannon Cooper

Talent Acquisition
Manager
Human Resources



Irene Field

Financial Service
Rep II
Larcher



Vershall Marshall

MCC Training Dev
Specialist
Training



Rachel Riley

Regional Manager
US Branch Operations



**Fannoula
Theodosiou-Bonney**

Knowledge Learning Systems
Admn
Training

Doing Good in the Neighborhood

Giving back to the communities we serve is not only an integral part of Keesler Federal's mission, but it is also an opportunity for our employees to participate in activities they are passionate about and find deeply meaningful. The last quarter of 2021 was both busy and rewarding for Team Keesler Federal. In October, the Mandeville branch hosted an on-site, fee-waived pet adoption event in partnership with Northshore Humane Society and Bissell Pet Foundation, resulting in 22 canine happily-ever-afters in a single day. Our second year of the Grub for Good campaign collected non-perishable food items in Louisiana and select Mississippi branches, donating a total of over 750 pounds of essentials to the Second Harvest Food Bank and MS Food Network. The holidays were a little brighter for children in need thanks to Keesler Federal's toy drive benefiting CASA and the Children's Advocacy Centers. Another holiday tradition, Bit of Joy, provided \$50 gift cards to every team member so they could experience the satisfaction of "paying it forward" to



Mississippi Gulf Coast Marathon



9:00am-1:00pm



Pet adoption

a deserving person or organization of their choice. And, since healthy lifestyles and strong communities go together, Keesler Federal was proud to sponsor the Northshore Half Marathon and be the official credit union of the Mississippi Gulf Coast Marathon.



Toy drive benefiting CASA and the Children's Advocacy Centers

Grub for Good





Round Up More Savings with Smart Change



Grow your savings effortlessly with Keesler Federal's Smart Change program. We'll automatically round up all your debit card purchases to the next dollar and deposit the difference into a savings account earning 2% APY* in dividends.

All you need to get started is an eligible Keesler Federal checking account (Kasasa Cash, Kasasa Cash Back, Kasasa Tunes or Free4all checking) and debit card.

It's easy to enroll, just call 1-888-KEESLER or visit your nearest branch to enroll in person.



*APY = Annual Percentage Yield



**Free Cash in
Your Account...**



Who Does That?

Well, Keesler Federal does! Because we think you deserve more than another free mug or paperweight. With the credit union's innovative Member Giveback program, you could win your car payment, your direct deposit matched up to \$2,000, your mortgage payment up to \$1,000 or one of many prizes just for being a member. Each month, 36 lucky winners are randomly selected. If you use one or more of the following products or services, you could be next!

Monthly Prizes **Own a Share Certificate**

\$3,000 prize *(1 member)*

Make a Direct Deposit

Matched up to \$2,000
(1 member)

Keesler Federal Credit Card

Payment reimbursement up to \$1,000 *(1 member)*

Auto Loan

Payment reimbursement up to \$1,000 *(1 member)*

Mortgage

Payment reimbursement up to \$1,000 *(1 member)*

Personal Loan

Payment reimbursement up to \$1,000 *(1 member)*

Branch Transaction

\$100 *(10 members)*

Mobile App

\$100 *(10 members)*

Bill Pay

\$100 *(10 members)*

Honoring Our Local Heroes

Annually, Keesler Federal asks neighboring response agencies to name a recipient to honor for their outstanding service, and 2021 marked the seventh of the First Responder of the Year awards. The program started on the Mississippi Gulf Coast but has since expanded into the Jackson Metro area, Louisiana, and Alabama.

This year, a total of 68 awards were presented to these brave and dedicated professionals, including two posthumously. Awards were presented on-site at the recipients' duty stations and each winner also received recognition on Keesler Federal's social media pages.

Here are just a few of our amazing 2021 First Responders of the Year:



Brandon Anderson
2021 First Responder of the Year
Bay St. Louis Fire Department


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Federal
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Sherry Sheffield
2021 First Responder of the Year
Wiggins Police Department


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Sean Talley
2021 First Responder of the Year
Picyune Police Department


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Jeremy Mcleod
2021 First Responder of the Year
Pass Christian Fire Department


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TSgt Donaldvon Tolbert
2021 First Responder of the Year
USAF - 81st Security Forces Squadron


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Mark Hillely
2021 First Responder of the Year
Harrison County Fire Rescue


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Carolyn Chisholm
2021 First Responder of the Year
A-Med Ambulance Service


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Paul Quatrevingt
2021 First Responder of the Year
Madisonville Police Department


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Nathanael Floyd
2021 First Responder of the Year
Stone County Sheriff's Department


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Tri Nguyen
2021 First Responder of the Year
Biloxi Police Department


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Markets & Marriage

How your investment strategy is like a long-term partnership.

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

A Message from the Keesler Financial Group

Your investment strategy is a lot like a marriage. One day you may feel like everything's going swimmingly. The next day, there might be an argument over who forgot to load the dishwasher. And even the best marriages and partnerships have moments where one or both partners look around and go, "Is this as good as it gets?"

The stock market, much like a marriage, has days of ups and downs. Just look at what happened within the last few weeks. During the first week of December, the stock market jumped 200 points, only for that gain to disappear a week later.^{1,2}

Investors cheered an upbeat consumer spending report, and stock prices rallied again when home sales stayed near a 14-year high. But the enthusiasm faded on mixed news about the job market, and selling continued on concerns about the rollout of the COVID-19 vaccine.³

Trying to make sense of the market and the economy during a pandemic is like trying to determine the health of a long-term relationship based on one day. The market may be fickle or have a roving eye, but it's important to remember that your investing strategy was created based on your goals, time horizon, and risk tolerance.

If you have any questions about what you're seeing in the news, please give us a call. We'd welcome the chance to hear your perspective on "what's next" for the economy.

Keesler Financial Group

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

Investing involves risks, and investment decisions should be based on your own goals, time horizon, and tolerance for risk. The return and principal value of investments will fluctuate as market conditions change. When sold, investments may be worth more or less than their original cost.

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Citations

1. CNBC.com, December 8, 2020
2. CNBC.com, December 2, 2020
3. WSJ.com, December 9, 2020

FR-3941296.1-1221-0124

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% to .92%
Balances over \$25,000	.40%	.40%
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

Share rates listed above are effective as of Jan. 1, 2022 and subject to change without notice. See your Dec. statement for the dividend rate paid for the period ending Dec. 31, 2021. Fees assessed could reduce earnings on accounts.

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Loans

New Auto Loans

	Annual Percentage Rate (APR)
Up to 24 months	as low as 2.19% APR
25–36 months	as low as 2.29% APR
37–48 months	as low as 2.49% APR
49–60 months	as low as 2.64% APR
61–72 months (\$15,000 & over)	as low as 3.09% APR

Example: Monthly payments are approx. \$28.80 per month per \$1000 borrowed at 2.29% for 36 months.

New RV/Travel Trailers

	Annual Percentage Rate (APR)
37–48 months (\$10,000 & over)	as low as 5.05% APR
49–60 months (\$15,000 & over)	as low as 5.30% APR
61–72 months (\$20,000 & over)	as low as 5.55% APR
73–84 months (\$25,000 & over)	as low as 6.29% APR
85–144 months (\$35,000 & over)	as low as 7.30% APR

Example: Monthly payments are approx. \$23.11 per month per \$1000 borrowed at 5.05% 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%
Rates are variable based on prime.

Signature Loans

	Annual Percentage Rate (APR)
Up to 36 months	as low as 8.29% APR
37–48 months	as low as 8.79% APR
49–60 months (\$10,000 & over)	as low as 9.29% APR

Example: Monthly payments are approx. \$31.57 per month per \$1000 borrowed at 8.29% 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,
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, 2022 and subject to change without notice.



Celebrate the
biggest party
with a **debit card**
to match!



Request your
Mardi Gras debit card
at your favorite
branch today.

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Federally Insured by NCUA
Membership and credit eligibility required
for a checking account. Standard one-time \$5 debit
card replacement fee waived on Mardi Gras cards
issued until March 1, 2022.



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