

ANNUAL
REPORT **2018** 

FORWARD



FEDERALLY INSURED BY NCUA



FORWARD

together



Mission

Keesler Federal will exceed our members' expectations by committing to their financial success.

Vision

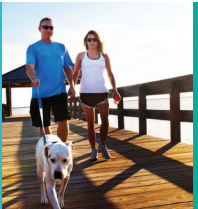
Keesler Federal will be THE choice for financial services.

Values

Trust. Teamwork. Respect. Integrity.
Communication. Loyalty. Quality.

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▶ **JANUARY: >> A new year to move forward together.**



ENVISION. *Together.*

From a modest beginning in 1947, the founding members of Keesler Federal Credit Union had a shared vision. A vision of unity and the common good. Of building a cooperative financial partnership that would pool funds for the benefit of all members. An enduring vision of People Helping People. Fast forward 72 years and that guiding vision remains as crystal clear as it was then. Our founders may not have imagined all the ways their ideals would grow and evolve, but they would be proud of the outcome. People enjoying a better quality of life. People achieving their goals. People moving forward with confidence thanks to sound financial products and services, along with fair rates and equitable returns.

“If everyone is moving forward together, success takes care of itself.”

~ Henry Ford



► **FEBRUARY: Biloxi Boat & RV Show >> Cross Gates Slidell Grand Opening Celebration**
>> Hattiesburg Homebuyer Fair

ENVISION. >

GROW. >

PROSPER. >

FORWARD. >

Together.

GROW. *Together.*

Now more than 228,000 members strong and growing daily, Keesler Federal is not only the largest Mississippi-based credit union, but also one of the largest credit unions in the Southeast. Our service footprint has broadened beyond the Mississippi Gulf Coast to include the Hattiesburg and Jackson metro areas and Louisiana's Northshore. As we welcome more members to the Keesler Federal family and strengthen our presence in newer markets, your credit union will never lose the relationship-based, local focus that is

"The strength of the team is each individual member.

The strength of each member is the team."

~ Phil Jackson

an essential part of the credit union experience.

As we add more products and services, refine technologies and embrace innovation, your credit union will continue to be the familiar, welcoming place you deserve and have come to know.

"Coming together is a beginning. Keeping together is progress.

Working together is success."

~ Henry Ford



**MARCH: >> 2018 Membership Meeting >> Slidell Retirement Seminar
>> Gulfport Homebuyer Fair**

PROSPER. *Together.*

Kesler Federal is proud to be member-owned, member-powered and member-focused. We never forget that the credit union's assets belong to you – and we are entrusted to care for and nurture its growth as though it were our own. Every decision is carefully evaluated, planned and executed from the perspective of how it will benefit members. As a cooperative, we work to enrich all, not just the select few. And when times are difficult, we band together and offer alternative solutions to help overcome challenges. We understand the financial

***“Alone we can do so little;
together we can do so much.”***

~ Helen Keller

wellbeing of individuals, families, businesses and communities are intrinsically intertwined and interdependent. Your credit union's financial success is directly returned to members in the form of better rates, fewer fees, innovative reward programs and outreach to the communities we call home.

FORWARD. *Together.*

Together, we have accomplished much, but we know without a doubt the best is yet to come. Kesler Federal's geographic expansion will soon widen to include New Orleans, Louisiana and Mobile, Alabama. Sharing the credit union difference and the benefits of Kesler Federal membership with a larger audience means we can affect positive change in the lives of more people. It propels greater innovation, a stronger service culture and deeper community involvement. Kesler Federal's evolution from a small, community-based cooperative with a limited range of offerings into a dynamic, full-service regional financial institution cannot happen without the loyalty and input of members like you.

“Teamwork is the ability to work together toward a common vision. The ability to direct individual accomplishments toward organizational objectives. It is the fuel that allows common people to attain uncommon results.”

~ Andrew Carnegie



➤ **APRIL: >> United Way Gulf Coast Dragon Boat Festival >> March of Dimes Walk for Babies >> Kesler AFB Child Pride Day; CU@the Zoo – Jackson >> Shred Days – Seaway, Diamondhead, Picayune**

Message from the Board

OUR JOURNEY FORWARD. *Together.*



James Hollingsworth, Chairman



Jamie Perronne, Vice Chairman



Josie King, Treasurer

What an exceptional year 2018 has been for Keesler Federal Credit Union! This past year, we achieved a number of significant milestones in our shared journey. We welcomed more members, opened new branches, expanded products and services, and experienced record growth and success in our financial performance. Of course, these achievements belong to you, our member-owners. Although much has changed since your credit union was established in 1947, one thing remains the same: You are the reason we are here, and we are honored to serve you!

Your all-volunteer board of directors is proud to serve your credit union by providing vital, leadership, governance and stewardship responsibilities and always acting in the best interest of you and your assets. Our commitment to these duties is as steadfast as your loyalty.

We are pleased to report that today, Keesler Federal members trust us with more than \$2.7 billion in total assets – a \$162 million increase over the previous year. In 2018, your credit union also achieved a 24% increase in loans, reaching nearly \$2.1 billion in total loans. Net income reached \$30 million, outperforming budget by 16.6%. Keesler Federal's return on assets outperformed peer group credit unions by 33%, and our net worth grew by \$30.2 million to a total of \$411 million by the end of 2018.

Last year, five new branches joined the Keesler Federal family, bringing our total number of locations to 32. Among these is the new Downtown Gulfport branch, located in the historic Hewes building in the heart of Gulfport's revitalized business district. This marquee location allows us to better serve our members, while also cultivating stronger relationships in the local business community. 2018 was also a year of continued expansion beyond the Gulf Coast as we celebrated the opening of branches in Petal, Ridgeland and Flowood in the Jackson metro area, and a fourth St. Tammany Parish location in Slidell. Additionally, the Seaway branch in Gulfport was remodeled and designated as the credit union's official training branch, ensuring our team members acquire the necessary skills to provide you with the quality service you've come to expect. We also completed the merger with Junior College Federal Credit Union, enabling over 600 new members to benefit from access to a wider selection of financial services and products.



► **MAY:** >> Eagles Under the Oaks Golf Tournament >> Slidell Homebuyer Fair >> Biloxi Retirement Seminar >> Petal Retirement Seminar >> Shred Days – Slidell & Covington

Your credit union's passion for the communities we call home was evidenced not only by the \$160,000 in donations and sponsorships granted in 2018, but also the enthusiastic involvement of Keesler Federal team members in numerous volunteer efforts. From our own signature events, such as the annual Eagles Under the Oaks golf tournament benefitting the Combat Wounded Veterans of South Mississippi and the First Responders Appreciation Dinner, to participating in community events supporting charitable organizations including the United Way of South Mississippi, the American Heart Association and the American Cancer Society, Keesler Federal takes pride in being a responsible corporate citizen. And of course, your credit union also rewards valued members like you, not only through better rates and fewer fees, but also innovative programs such as Member Giveback, the Bit of Joy holiday gift card initiative, the Lisa J. Stubbs Memorial Scholarship contest and more.

In 2019, you can expect to see more advances, including a better digital experience for your online and mobile banking. A new branch in St. Martin is on the way, as is a dedicated drive-thru branch in Gulfport. And we will continue expanding our horizons by opening branches in New Orleans, Louisiana; Madison, Mississippi; and the growing Mobile, Alabama market. By broadening our field of service, Keesler Federal continues to transform into a true regional presence, sharing "the credit union difference" with a wider audience. However, with each step forward, we remain grateful for, strengthened and sustained by our deeply rooted heritage and relationships right here at home, on the Mississippi Gulf Coast.

Thank you for entrusting us with your business and for your feedback, encouragement and unwavering loyalty. We are truly privileged to continue moving forward with you, as your financial partner of choice.

"Let us move forward with strong and active faith."

~ Franklin D. Roosevelt



Cynthia Childers, Secretary



Richard Moss, Member



David Ford, Member



Curt Greer, Member



▶ JUNE: >> Shred Days – Petal, Wiggins, Gautier

Supervisory Committee Report



Robert Landry, Chairman



Gregory Todd, Member



Mike Ladner, Member



Jim Mitchell, Member



Allan L. Micksch, Member

The Supervisory Committee is created by law and appointed by your Board of Directors to independently represent all members. We evaluate Keesler Federal Credit Union's activities and operations to ensure soundness, compliance, and reliability and appraise the adequacy of internal controls. Our duties also include ensuring performance of a comprehensive annual audit, administering Board of Directors elections, independently verifying member accounts and objectively investigating formal complaints. To perform effectively, your Committee is currently composed of volunteers with career backgrounds in accounting, communications, planning and administration, training and education, and information technology.

In order to maintain these high standards and fulfill our financial and regulatory compliance responsibilities, we meet and interact regularly with Keesler Federal Credit Union's Board of Directors, senior management team and the Credit Union's internal auditors.

To fulfill our audit responsibilities for 2018, we hired the accounting firm Doeren Mayhew, CPAs and Advisors, to conduct an independent, in-depth audit of Keesler Federal Credit Union's operations and issue a report of their findings. We're proud to announce their report showed the June 30, 2018 financial statements fairly represent the financial position of Keesler Federal and are in conformity with generally accepted accounting principles of the United States of America.

Periodic supervisory examinations are also performed by the regulatory agency for all federally chartered credit unions, known as the National Credit Union Administration (NCUA). The results of their last examination, as of March 31, 2018 confirmed that Keesler Federal continues to be financially sound.

After reviewing the results of these audits and examinations, our Supervisory Committee can confidently report that Keesler Federal continues to be financially strong and well managed with sound policies and programs. Keesler Federal is in compliance with the Credit Union's bylaws, Mississippi state laws relating to credit unions, and applicable federal laws and regulations.

Respectfully,

Robert L. Landry
Chairman, Supervisory Committee



➤ **JULY: >> Blues over Biloxi Air Show >> Bay-Waveland Retirement Seminar**

2019 Annual Meeting Agenda

2018 Annual Meeting *Minutes*

1. Meeting called to order
2. Presentation of Colors,
National Anthem,
Pledge of Allegiance, and Invocation
3. Ascertainment of quorum
4. Minutes of last meeting
5. Report of Board of Directors
> James Hollingsworth, Chairman
6. Report of Supervisory Committee
> Robert Landry,
Supervisory Committee Chairman
7. Report of Treasurer
> Josie King, Treasurer
8. Unfinished business
9. New business
10. Employee service awards
11. Election
12. Awarding of prizes
13. Report of election
14. Adjournment

1. The 70th Annual Meeting of Keesler Federal Credit Union was called to order at the Coast Coliseum, Biloxi, Mississippi by Chairman James Hollingsworth at 7:01 p.m. on March 27th, 2018.
2. Posting of colors by the Biloxi High School Junior ROTC.
3. Chris Moore sang the National Anthem.
4. The pledge was led by Jim Hollingsworth.
5. The invocation was given by Chaplain Garrison.
6. Chairman Hollingsworth introduced the persons sitting at the head table: David Ford, Board Member; Cindy Childers, Board Member; Josie King, Secretary; Jamie Perronne, Treasurer; Richard Moss, Vice Chairman; James Hollingsworth, Chairman of the Board; Billy Guice, Credit Union Attorney; Andrew Swoger, President/CEO; Rochelle Diaz, Recording Secretary; Robert Landry, Chairman of the Supervisory Committee; Chris Moore; Chaplain Garrison.
7. Chairman Hollingsworth also recognized the Emeritus Board of Directors that were present: Mr. Don McCormick, Mr. Jerry Caldwell and Mr. Joe Vanhooser. Also recognized were: Col. Leo Lawson, Jr., Commander of the 81st Training Group, Mr. Charles Elliott, President/CEO of the MS Credit Union Association and Board Member of the Credit Union National Association and Mr. John R. Goff, CEO for six years.
8. Chairman Hollingsworth recognized the Hattiesburg and Slidell Advisory Panel: Dennis Barnett, Becky English, Lauren Bridges, Jared Carlson, Chris Parrett, Bruce Anzalone, Tony Page, Kim Taylor and Robert Broome.
9. Secretary Josie King reported a quorum was present.
10. Rochelle Diaz was appointed Recording Secretary and Attorney Billy Guice was appointed Parliamentarian.
11. Richard Diamantopoulos made a motion to accept the Minutes as they appeared in the printed Annual Report for 2017; seconded by Gregory Todd; motion carried.
12. Chairman Hollingsworth presented the 69th Annual Report of the Board of Directors. A motion to accept the report was made by Victoria Todd; seconded by Richard Diamantopoulos; motion carried.
13. Robert Landry presented the Supervisory Committee's Report. He introduced the other members of the Supervisory Committee: Allan Micksch, Mike Ladner, Gregory Todd, Jim Mitchell and Bradley Johnson (Associate Committee Member). A motion was made by Gregory Todd to accept the Supervisory Committee's Report; seconded by Bob Perronne; motion carried.
14. Jamie Perronne, Treasurer, presented the Treasurer's Report and Loan Statistics. A motion was made by Richard Diamantopoulos to accept the Treasurer's Report; seconded by Jerry Caldwell; motion carried.
15. Chairman Hollingsworth called for any unfinished business from the floor from the 69th Annual Meeting of 2017. No unfinished business from the floor.
16. Chairman Hollingsworth called for any new business from the floor. No comments were made during the meeting.
17. Chairman Hollingsworth recognized an employee for her dedicated service for 35 years with the Credit Union: Jill Jennings, Director of Branch Operations-Western Region.
18. Richard Moss, Chairman of the Nominating Committee, introduced the Nominating Committee: Mrs. Josie King and Mr. Jon Rivera. Mr. Moss presented the report of the Nominating Committee. There were no nominations by petition. A motion was made by Jerry Caldwell that the nominees, David Ford, Jamie Perronne, and Cynthia Childers, for the Board of Directors be elected by acclamation; seconded by Richard Diamantopoulos; motion carried.
19. A \$100 Cash Prize was presented for the youngest member present at the Annual Meeting to: Three-month-old Tanner Adams and seven-week-old Jakayla Brown; for the oldest member present at the Annual Meeting born in 1919 to: Ida Shaw and Floyd Cornelius.
20. The drawing of door prizes was conducted by the Chairman.
21. Gregory Todd made a motion to adjourn the meeting; seconded by June Jackson; motion carried. There being no further business to come before the meeting, it was adjourned at 8:16 p.m.



AUGUST: >> Downtown Gulfport Branch Opens

Statement of Financial Condition

Total Assets

2013	\$2,127,247,674
2014	\$2,218,206,353
2015	\$2,347,904,932
2016	\$2,470,586,116
2017	\$2,572,628,320
2018	\$2,734,647,835

Total Deposits

2013	\$1,839,087,681
2014	\$1,900,445,989
2015	\$2,008,307,950
2016	\$2,106,139,689
2017	\$2,171,768,918
2018	\$2,311,901,194

Loans

2013	\$1,031,571,579
2014	\$1,125,682,034
2015	\$1,248,778,236
2016	\$1,416,791,759
2017	\$1,675,119,291
2018	\$2,077,649,881

ASSETS	2018	2017	Change
Assets:			
Cash	\$ 127,856,804	\$ 210,004,607	\$ (82,147,803)
Accounts Receivable	1,924,025	1,659,749	264,276
Investments:			
Available-for-Sale	301,954,844	509,817,021	(207,862,177)
Other	138,930,963	96,150,837	42,780,126
Loans Held for Sale	-	-	-
Loans (Net of Allowance for Loan Losses)	2,077,649,881	1,675,119,291	402,530,590
Accrued Interest Receivable:			
Investments	1,360,372	1,632,389	(272,017)
Loans	5,013,794	4,373,401	640,393
Prepaid & Other Assets	13,701,506	13,629,115	72,391
Other Real Estate Owned (OREO)	131,750	640,142	(508,392)
Fixed Assets	45,032,897	38,869,426	6,163,471
NCUSIF Deposit	21,090,999	20,732,342	358,657
Total Assets	\$ 2,734,647,835	\$ 2,572,628,320	\$ 162,019,515

LIABILITIES AND MEMBERS' EQUITY

LIABILITIES:	2018	2017	Change
Members' Share and Savings Accounts	\$ 2,311,901,194	\$ 2,171,768,918	\$ 140,132,276
Dividends Payable	2,483,818	1,023,113	1,460,705
Accounts Payable	23,560,050	26,574,122	(3,014,072)
Other Liabilities	10,859,170	11,776,825	(917,655)
Total Liabilities	\$ 2,348,804,232	\$ 2,211,142,978	\$ 137,661,254

Members' Equity:

Regular Reserves	\$ 14,634,751	\$ 14,634,751	\$ -
Undivided Earnings	396,774,058	366,532,919	30,241,139
Accumulated Other Comprehensive Loss	(25,565,206)	(19,682,328)	(5,882,878)
Total Members' Equity	\$ 385,843,603	\$ 361,485,342	\$ 24,358,261
Total Liabilities and Members' Equity	\$ 2,734,647,835	\$ 2,572,628,320	\$ 162,019,515



SEPTEMBER: >> Cruisin' Keesler >> Gulf Coast Heart Walk >> Gautier Retirement Seminar
>> Shred Day – Jackson Junction >> Downtown Gulfport Grand Opening Celebration

Statement of Income & Expense

	2018	2017	Change
INTEREST INCOME:			
Loans to Members	\$ 83,231,495	\$ 70,066,907	\$ 13,164,588
Investments	12,745,948	14,415,377	(1,669,429)
Total Interest Income	\$ 95,977,443	\$ 84,482,284	\$ 11,495,159
INTEREST EXPENSE:			
Interest on Borrowed Money	\$ 98,484	\$ -	\$ 98,484
Members' Share and Savings Accounts	16,378,916	14,376,627	2,002,289
Net Interest Income	\$ 79,500,043	\$ 70,105,657	\$ 9,394,386
PROVISION FOR LOAN LOSSES	\$ 13,424,563	\$ 11,932,651	\$ 1,491,912
Net Interest Income After Provision for Loan Losses	\$ 66,075,480	\$ 58,173,006	\$ 7,902,474
NON-INTEREST INCOME:			
Miscellaneous Operating Income	\$ 21,314,470	\$ 19,875,700	\$ 1,438,770
Fees and Service Charges	19,772,644	17,538,883	2,233,761
Total Non-Interest Income	\$ 41,087,114	\$ 37,414,583	\$ 3,672,531
	\$ 107,162,594	\$ 95,587,589	\$ 11,575,005
NON-INTEREST EXPENSE:			
Compensation and Employee Benefits	\$ 35,529,175	\$ 32,695,709	\$ 2,833,466
Office Operating Costs	26,925,461	22,750,373	4,175,088
Other Expenses	15,108,388	12,263,452	2,844,936
Total Non-Interest Expense	\$ 77,563,024	\$ 67,709,534	\$ 9,853,490
NON-OPERATING GAINS / (LOSSES)	411,519	616,735	(205,216)
NET INCOME	\$ 30,011,089	\$ 28,494,790	\$ 1,516,299

New Loans for 2018

Loan Type	Number	Amount
Signature Loans	11,130	\$ 64,699,314
Kreditline	126	175,414
Direct Auto New	7,259	232,463,697
Direct Auto Used	9,101	167,025,417
Indirect Auto New	6,123	207,088,911
Indirect Auto Used	1,610	38,477,101
Boats, Campers, & R.V.s	1,144	27,555,885
Indirect Merchant Loans	38	495,314
Credit Card	4,675	171,072,788
First Mortgage Loans	1,047	149,383,219
First Mortgage Participation	-	-
Home Equity Loans & Lines of Credit	155	5,405,598
Education Loans	-	-
Business Loans	178	59,786,459
Business Participation	-	-
Share Secured Loans	2,434	17,999,860
All Other Loans	187	2,136,771
New Loans Disbursed	45,207	\$ 1,143,765,748

Statistical Information

2018	2017	Change
Number of Members		
228,773	210,730	18,043
Number of Loans Made for Year		
45,207	40,874	4,333
Dollar Amount of Loans Made for Year		
\$1,143,765,748	\$911,855,734	\$231,910,014
Dividends Paid		
\$16,378,916	\$14,376,627	\$2,002,289



▶ OCTOBER: >> Ridgeland Branch Opens >> 40th Annual Salute to the Military – Keesler AFB
 >> Making Strides Against Breast Cancer Walk – Gulf Coast and Jackson
 >> Wiggins Retirement Seminar >> Gautier Mullet & Music Festival

Keesler Federal Credit Union *Locations*



➤ **NOVEMBER:** >> Metro Jackson Heart Walk >> Bit of Joy Holiday Gift Card

Louisiana

1. COVINGTON

2101 N Highway 190
Suite 107
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Walk-up ATM

2. MANDEVILLE – BEAU CHÉNE

4250 Highway 22 Unit C
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Walk-up ATM

3. SLIDELL

1338 Gause Boulevard
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Walk-up ATM

4. SLIDELL – CROSS GATES

2925 East Gause Boulevard
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Walk-up & Drive-up ATMs

Mississippi

5. BAY-WAVELAND

481 Highway 90
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Drive-up ATM

6. BILOXI KEESLER AFB

600 Larcher Blvd
Mon-Fri 8:00-4:00
Walk-up & Drive-up ATMs

7. KEESLER AFB – TRIANGLE

107 Galaxy Street,
Building #7503
Mon-Fri 3:00-6:00
Sat 10:00-1:00

8. BILOXI – PASS ROAD

2602 Pass Road
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Walk-up & Drive-up ATMs

9. DIAMONDHEAD

4402 East Aloha Drive
Suite 3-4
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Walk-up ATM

10. D'IBERVILLE

10521 Auto Mall Parkway
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Drive-up ATM

11. D'IBERVILLE – LAKEVIEW

11505 Cinema Drive, Suite 1
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Drive-up ATM

12. FLOWOOD

389 Ridge Way
Building K/#3
Walk-up ATM
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00

13. GAUTIER

3501 Dolphin Drive
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Walk-up & Drive-up ATMs

14. GULFPORT – DOWNTOWN

2505 14th Street, Suite 100
Walk Up ATM
Mon-Thu 9:00-5:00
Fri 9:00-5:30

15. GULFPORT – ORANGE GROVE

12240 Highway 49 North
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Drive-up ATM

16. GULFPORT – SEAWAY

13083 Seaway Road
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Drive-up ATM

17. HATTIESBURG – TURTLE CREEK

6175 US 98, Suite 20
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Walk-up ATM

18. HATTIESBURG – WESLEY

201 Methodist Boulevard
Mon-Thu 9:00-5:00
Mon-Fri 9:00-5:30

19. JACKSON – JUNCTION

6351 I-55 North, Suite 151
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Walk-up ATM

20. JACKSON – MDOT

401 North West Street
Mon-Fri 8:00-4:00
Walk-up ATM

21. LONG BEACH

524 Klondyke Road
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Walk-up & Drive-up ATMs

22. OCEAN SPRINGS

2420 Bienville Boulevard
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Walk-up & Drive-up ATMs

23. PASCAGOULA

1509 Telephone Road
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Drive-up ATM

24. PETAL

1119 Evelyn Gandy
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Drive-up ATM

25. PICAYUNE

2270 Highway 43 South
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Drive-up ATM

26. RIDGELAND – LAKE HARBOUR

733 Lake Harbour Drive,
Suite F
Walk-up ATM
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00

27. STENNIS SPACE CENTER

1 Stennis Space Center
Bldg 1100
Mon-Fri 8:00-4:00
Walk-up ATM

28. VANCELEAVE

11621 Highway 57
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Walk-up & Drive-up ATMs

29. WIGGINS

1107 East Frontage Road
Mon-Thu 9:00-5:00
Fri 9:00-5:30
Sat 9:00-1:00
Drive-up ATM

United Kingdom

▶ **RAF ALCONBURY**
Building 582
Wed-Fri 10:30-3:00
Walk-up ATM

▶ **RAF LAKENHEATH**
Building 987
Mon-Fri 8:30-4:00
Sat 9:00-12:30
ATMs at BX, Shoppette

▶ **RAF MILDENHALL**
Building 131
Mon-Fri 8:30-4:00
Walk-up ATM,
Galaxy Club
U.S. 1-888-KEESLER
(533-7537)
U.K. 0-800-585-765

Coming Soon

▶ **OCEAN SPRINGS – ST. MARTIN**
6835 Washington Ave,
Suite K

▶ **NEW ORLEANS – MID-CITY**
3700 Orleans Ave,
Suite 7

▶ **GULFPORT DRIVE THRU**
2720 25th Avenue

▶ **MADISON – WELCH FARMS**
1944 Main Street



**KEESLER FEDERAL
CREDIT UNION**

www.kfcu.org