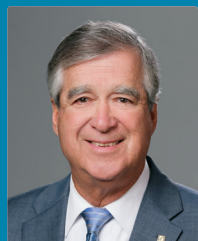


InTouch

A quarterly publication of Keesler Federal Credit Union | Fall 2024

Bright Futures Recap Scholarship Winners





James Hollingsworth
Chairman,
Board of Directors

Shorter days and cooler evenings, pumpkin décor and fall festivals, and (of course) football rivalries followed by the start of basketball season—all are sure signs that autumn has arrived. Since this is our first season as the official credit union of the New Orleans Saints and Pelicans, we hope you're as eager as we are to cheer on these teams! In addition, Keesler Federal was recently named the official credit union of Southern Miss Athletics. These sponsorships are opportunities to become better known as the leading choice for financial services, and growing our membership translates into better rates and products for you. In addition, we are rewarding loyal members like you with chances to win game tickets, so follow us on Facebook, Instagram and TikTok for #TicketTuesday or enter to win at [kfcu.org](https://www.kfcu.org).

This issue of InTouch is chock full of exciting news and information, including photos from the recent ribbon cutting for the newly installed stadium signage at Keesler Federal Park in Biloxi. Read all about Pel Perks which gives New Orleans Pelicans debit card holders discounts on home game tickets and team merchandise. You will also find this year's recaps for our largest and most beloved community giveback initiative, Bright Futures, as well as the winners of the 2024 Lisa J. Stubbs Memorial Scholarship Essay Contest.

A hot button topic for most American families continues to be the rising cost of groceries, so check out our tips for maximizing your budget just in time for holiday meals and entertaining. Also, as the end of the year approaches, take time to review smart strategies to stay financially secure.

From all of us at Keesler Federal, thank you for allowing us to be a part of your life. We wish you the best for a bountiful fall and happy holiday season.

Yours in service,

James Hollingsworth

Bright Futures Shines Again

For the sixth year in a row, Keesler Federal's Bright Futures program made sure public-school kindergartners got off to a great academic start by providing school supply kits filled with essentials such as blunt scissors, markers, crayons, tissues, construction paper, pencils, folders, highlighters, glue sticks, and erasers. More than 20,000 kits were distributed this year across 27 school districts and 201 public elementary schools throughout our service areas in Mississippi and South Louisiana. This translates into a total of more than 70,000 kindergartners who have benefitted from the program since it launched in 2019.

"Supporting our communities is at the core of what we do, and there's nothing more meaningful than helping our children start their educational journey on the right foot," said Andrew Swoger, President and CEO of Keesler Federal Credit Union. Bright Futures is Keesler Federal's largest community giveback initiative. As always, credit union team members played a crucial role in the distribution process by loading thousands of boxes into school-system vehicles at designated pickup locations.





City of Biloxi, Keesler Federal, and Chamber leaders join the Shuckers in making the stadium name official.

Keesler Federal Park Ribbon Cutting

A festive ribbon-cutting ceremony took place on the steps of Keesler Federal Park in Biloxi on Saturday, September 14, marking the official installation of the stadium's new signage. "The Shuckers are great partners to work with and we're happy to have this deal done," Keesler Federal President and CEO Andy Swoger said about the milestone that represents the credit union's enduring commitment to the community. The event preceded the Keesler Federal title game between the Biloxi Shuckers and the Mississippi Braves.



New Partnership with Southern Miss Athletics

Exciting news! Keesler Federal recently announced the signing of a new multi-year sponsorship making it the official credit union of Southern Miss Athletics. Best of all, Keesler Federal members can show their support for the Golden Eagles and enjoy a **10% discount** on single-game tickets to all Southern Miss Athletics events, except baseball. You can even go all in and order our exclusive Southern Miss debit card.



Score Big with Pel Perks

Get suited up for the 2024/2025 NBA season with a Keesler Federal Pelicans debit card. Choose from five eye-popping designs and enjoy access to exclusive perks such as:

- 25% discount on single-game tickets through SeatGeek* (Excludes Tier A games. 6 ticket limit per game.)
- 25% discount on merchandise at the team store in the Smoothie King Center
- Pre-sale opportunities for concerts and events at the Smoothie King Center*
- Chance to win VIP Pelicans Fan Experiences

**Subject to availability by promoter.*

Order your Pelicans debit card today at kfcu.org/pelicans.



Get in on the Action with Ticket Tuesday

Loyal members deserve to be rewarded with extraordinary experiences—that's why we created Ticket Tuesday! Just follow us on Facebook, Instagram or TikTok and check each Tuesday for instructions on how to enter that week's contest. You could win free tickets to a Saints, Pelicans, Shuckers or Southern Miss game or to the Mississippi Aquarium. And if you haven't done so already, you can also **register to win tickets to New Orleans Saints and Pelicans home games by completing the form at kfcu.org/saints.**



Safer Holiday Shopping with Card Alerts and Controls



The hustle and bustle of the holiday season is nearly upon us and for many, that also means a marked increase in credit and debit card usage. Whether ticking off items on a lengthy gift list, traveling, dining out or socializing with friends, your wallet gets a workout this festive time of year. Though overspending is always a concern, unfortunately, the busy holidays are also prime time for scammers to take advantage of us. When you are distracted, you are much more likely to be vulnerable to having fraudulent charges sneak through unnoticed. Or, you can easily misplace or have a card stolen.

Fortunately, Keesler Federal offers convenient tools to help monitor and manage card activity that can be easily accessed through online or mobile banking. In addition to blocking and unblocking your card if needed, the alerts and controls feature on your credit and/or debit card allow you to:

- Set transaction limits
- Set limits by location
- Set controls by merchant type
- Set controls by shopping method
- Choose a notification delivery method and more

By taking a few simple steps to protect our cards, we can make sure

the holidays remain “the happiest time of the year.”

To get started, simply log in to your Keesler Federal account through the mobile app or online banking, then select the Card Management option under the Account Services menu to begin.



Budget-Friendly Holiday Hacks

Worried about blowing your budget during the holidays? Here are some ideas to minimize spending without sacrificing fun:

Draw names: Big extended families and friend groups can get overwhelming, so opt to draw names for gift exchanges and focus on one recipient.

Start early: Score deals throughout the year to avoid panicked, last-minute buying. Organize your stash in one location, labeled with names, so you're ready when it's time to wrap.

Make it homemade: Whether knitted, drawn, painted, baked or what have you, a hand-crafted gift from the heart is always appreciated.

Be experiential: Spending quality time together can be the best gift of all. Volunteer together, cook a meal as a group, attend a special performance, exhibit or class. Time is ephemeral, but memories can last forever.

Winning the Grocery Game



The term “sticker shock” was originally used to describe the feeling one experienced at seeing the price of a new car listed on its window's sticker. Today, the term permeates our daily lexicon and is felt with each visit to the grocery store. Eating is pretty much a necessity but overspending to do so is still something within our control. By adopting a few new habits, you can lower your monthly grocery bill while staying within your budget and providing your family with food they will love.

Make a meal plan and a grocery list before you ever leave the house. Look to see what you already have in the fridge, pantry and freezer while you plan. Use the sales ad and any coupons you have when you make your plan—so you know you're getting the best deals all around.

Perishables: Buy only what you'll use. Spoiled food that's tossed into the garbage is no bargain. Try to buy fresh produce in season and in small portions that you know you will eat within a week. For example, split up bananas or grapes according to how many you need. Look for frozen fruits and vegetables, which are less perishable and allow for portion-controlled servings.

Buy meat and cereals in bulk. You're paying extra for pre-cut meats so cut them yourself to cut their cost. Whole pork loins, chickens and roasts can all be cut at home. If you don't know how remember, there's a YouTube video for everything. Not a meat eater? Beans, tofu and lentils are excellent sources of protein. Buy oatmeal in bulk. The individual flavored packs have added sugar and salt plus, they cost more.

Clip coupons with caution. Clipping coupons may persuade you

to purchase items you generally wouldn't buy.

Look for outlet stores such as day-old bakeries. Prices are usually reduced by more than 50% from grocery store prices. Bread products freeze well and are versatile. You can use them in sandwiches, in recipes calling for breadcrumbs and for stuffing.

If you watch sale trends and stock up on your favorite things only when you've got a deal, you'll save on groceries and free up money for savings or a well-earned treat!

Sources: Kate Patton, MEd, RD, CSSD, LD, Cleveland clinic.org, grammarist.com



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 third quarter of 2024:

25 YEARS OF SERVICE
Michele Guthrie, *Director - Compliance and Risk Advisory*

15 YEARS OF SERVICE
Sharon Ladner, *Teller Service Rep III*
Teri Touchstone, *Human Resources Rep*
Grace Watts, *Marketing Coordinator*
Heather West, *Operational Risk Analyst I*

10 YEARS OF SERVICE
Jennifer Bienvenu, *Teller Service Rep III*
Kristen Byers, *Member Contact Spec I*
Samantha Findlay, *MCC Assistant Manager*
Dwayne Gamache, *Maintenance Technician*
Brenda Stockstill, *Teller Service Rep II*

5 YEARS OF SERVICE
Crystal Conques, *Financial Service Rep II*
Hunter Creel, *Financial Service Rep I*
Bailey Doss, *Member Contact Spec I*
Bill Fuls, *Systems Admin Team Lead*
Xiao Griffin, *Accounts Payable Specialist I*
Farshid Mostafavi Jabbari, *Sr. Director - Enterprise Applications*

Jerica McCoy, *Mortgage Servicing Escrow Spec*
Raven Stoddard, *Card Services Rep II*
Haley Wiggins, *Business Services Contact Specialist*

Keesler Federal is pleased to announce the 2024 winners of the
Lisa J. Stubbs Memorial Scholarship Essay Contest



Congratulations Scholarship Winners

In 1992, Keesler Federal developed an annual scholarship contest to help members achieve their dreams of higher education. The scholarship was named in honor of Lisa J. Stubbs, an eight-year Keesler Federal employee who attended night classes while working full time for the credit union. Lisa died at age 25 after a lifelong struggle with cystic fibrosis.

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

"What is one invention you wish existed today?"

A special thank you to our panel of judges who reviewed each essay for originality, clarity and meaningful content:

Alexis Stoner

Marketing Instructor, The University of Southern Mississippi

Amy LaGrone Crews, M.Ed., CALT

Dyslexia Therapist, Micah's Mission School, Inc.

Amanda Lovelace Pidgeon

English Teacher, Hancock High School and Pearl River Community College

UNDERGRADUATE DEPENDENT WINNERS



Louis Elias

Mississippi Gulf Coast
Community College
Process Operations
Technology



Secilia Gundlach

University of
Southern Mississippi
Forensic Science



Kylie Michot

University of
Louisiana Monroe
Pharmacy



Logan O'Quinn

Louisiana State
University
Electrical Engineering



Madelyn Smith

Clemson University
Genetics



Myla Stewart

University of
South Alabama
Pre-Nursing

INDEPENDENT ADULT WINNERS



Connor Daniels

Louisiana State
University Shreveport
Master of Business
Administration



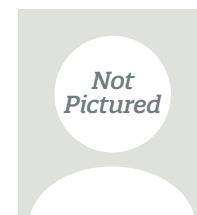
Van Duong

University of
Southern Mississippi
Nursing



Lilith Peckens

University of Alabama
Library and Information
Science with a focus on
Public Libraries



Lacie Nugent

University of Mississippi
Criminal Justice





AACE Champions

What is the AACE Recognition Quarterly Awards Program?

Keesler Federal encourages team members to 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

First Quarterly Awards



Courtney Delancey
Teller Supervisor
Pass Road



Carrie Graetz
Mortgage Closing
Manager
Mortgage Loans



Tristan Haynes
Teller Service
Representative II
Bay Waveland



Oscar Reyes
Assistant Branch
Manager I
Metairie Airline Drive



Natasha Spears
Member Contact
Specialist III
Member Contact Center

Second Quarterly Awards



Shannon Cooper
Talent Acquisition
Manager
Human Resources



Leslie Harvey
Branch Manager II
Long Beach



Jeff Krentz
Retail Support
Specialist II
Retail Support



Blair Welborn
Assistant Branch
Manager I
Bay Waveland



Hilary Witt
Teller Service
Representative II
Orange Grove



Rest Easy with DepositNOW

DepositNOW is a service, free to Keesler Federal Credit Union members, which allows you to conveniently deposit any U.S. check from anywhere and at anytime. All you have to do is download the Keesler Federal mobile app to your smartphone and follow this simple procedure:

1. Open the app on your mobile device.
2. Endorse the back of the check with your signature, and write the last four digits of your account number and "For Mobile Deposit Only."
3. Then, take a picture of the front and back of the check and click to send it. Your deposit will go straight into your KFCU account once your transaction is verified.

DepositNOW is available to all members with a KFCU checking account. To sign up for DepositNOW, just visit [kfcu.org](https://www.kfcu.org) and click "Online & Mobile Banking."



Sound Seasonal Strategies

After the summer slowdown, fall can feel like the season to get your life back in order. Feel good about your finances with this checklist designed to help you save on everyday expenses, prep for the weather and holidays, and get your money on track before the end of the year.

Budget Review: Adjust your budget for seasonal expenses like heating and holiday spending. Maximize energy savings by reversing your ceiling fans to pull warm air down.

Holiday Savings: 'Tis the season for overspending. Last year, 34% of Americans took on holiday debt according to LendingTree®. So, make your gift list now and start saving to avoid last-minute stress. Then, figure out how much you can spend per paycheck to stay on budget.

Home Maintenance:

Weatherproof your home to prevent costly repairs. This can save on energy bills too. Clean chimneys, change air filters and install smoke detectors, if you don't have them, and check their batteries if you do.

Insurance Check: Review and update your insurance policies as needed – property and health. Adding a security system can save on home insurance. On the health side, make sure you know relevant open enrollment dates and consider scheduling health checkups before year's end if you've met your deductible. Spend anything left in your FSA on qualifying services and get reimbursed before the December 31 deadline.

Retirement Boost: Max out retirement contributions for tax benefits. Bump up your contributions by a percent if you got a raise. Contribute enough to your workplace retirement plan to get any match your employer may offer, so you don't leave any money on the table. Looking to go big? Individual contribution limits went up in 2024 to \$23,000 for 401(k)s and 403(b)s (on pretax and Roth employee contributions) and \$7,000 for IRAs.

Stay financially secure as you embrace the fall season. Small changes now can make a big difference later.

Sources: *fidelity.com*, *acclaimfcu.org*

Better Together Retirement Planning With Your Spouse or Partner

Are you in the phase of life where you are closer to retirement than to the start of your career? If so, now is a great time to begin planning for life after work with your spouse or partner, including your mutual hopes, dreams and financial goals. Here are a few questions to ask to help you both get the retirement you want:

1. When do you both want to retire? Do you want to do it at the same time or does one of you want to keep working a bit longer? Factors like your respective ages, levels of career satisfaction, pension eligibility and Social Security claiming options can all affect your retirement timeline. Knowing when you plan to stop working will influence other financial preparations. Discuss your hopes and intentions openly with each other. If your preferred retirement ages differ significantly, look for compromise.

2. Where would you like to retire? You may be perfectly happy in your current home and neighborhood or you may have a desire to move to a completely different location (such as a beach or maybe somewhere international). Also, do you want or need to be closer to children or other relatives? If you're considering relocation, visit the area to get a sense of what living there will be like. In addition, research the tax implications as well as the trade-offs between renting and buying a home.

3. What does your future lifestyle look like? Now is the time to discuss things like how much travel you both want to do, hobbies that you want to begin (that may require a financial investment) and how much financial support you want to offer to grandchildren or other family members.

4. When will you start taking Social Security? You get your full retirement benefit when you reach full retirement age (67 for people born in 1960 and later). You can claim as early as age 62, but your monthly payment will be reduced by as much as 30%. If you wait past 67, you'll get an additional 8% for each year you delay until you turn 70. Consider your age difference, health, life expectancy, income needs and more as you determine each of your best ages to claim Social Security.

5. How will you manage healthcare costs? Honestly evaluate your current states of health and family histories and discuss how you'll save and budget for medical expenses, both planned and unplanned. Talk about steps you can take now to potentially reduce future health care costs, like focusing on diet, fitness and preventative care. And take time to understand what your options will be when you turn 65 and become eligible for Medicare — what it does and doesn't cover, and whether a supplemental plan will make sense.

Informational Sources: *Investopedia: "Retirement: The Best Timing Strategies For Couples"* (January 24, 2024;

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

Dennis Liverett,
Ron Weatherly,
Nathan Roberts and
Lynn Hartfield are
LPL Financial Advisors with
Keesler Financial Group located
at Keesler Federal CU.

<https://www.investopedia.com/articles/retirement/09/retire-couple-together.aspx>; Northwestern Mutual: *"The Conversations Couples Should Have Before Retirement"* (January 26, 2024; <https://tinyurl.com/4xt6bx6r>).

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FINANCIAL GROUP
Retirement ■ Investments ■ Insurance

**Get more car
FOR YOUR MONEY!**

Auto loan
rates as low as **3.99%**
APR*

Limited-time offer!

*APR is annual percentage rate. Monthly payments are approximately \$43.50 per \$1000 borrowed at 3.99% APR for 24 months. Actual rates and terms vary based on credit history, loan amount and collateral. Rate good as of 5/29/24 and subject to change without notice. Membership and credit eligibility required.



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