

# InTouch

A quarterly publication of Keesler Federal Credit Union | Summer 2024

**Summer Travel Tips**

**Hurricane  
Preparedness Tips**





**James Hollingsworth**  
Chairman,  
Board of Directors

Another sizzling summer has arrived, and it's the perfect time to announce that Keesler Federal Park is the new official name of the baseball stadium formerly known as MGM Park, home of the MiLB Biloxi Shuckers! Since Keesler Federal was founded in Biloxi in 1947, our roots in this community run deep. By partnering with the city and attaching our name to this exciting local attraction, we are proud to demonstrate our continued support for the Mississippi Gulf Coast and all its residents and visitors.

On May 18, we celebrated the grand opening of our seventh Louisiana branch, Mandeville West Causeway. The event was well attended and featured special appearances by the New Orleans Pelicans mascot, Pierre, as well as the New Orleans Saints cheerleaders and the PelSquad. This branch is the first of several new locations planned for 2024, so stay tuned for details to come in the months ahead.

Opening new branches and growing our membership is essential to keeping Keesler Federal strong and successful. It enables the credit union to continue offering you a wider array of products, desirable loan rates and deposit yields, and other great member benefits.

Also, we recently received NCUA approval to expand our field of membership to include Perry County and most areas of George, Greene and Stone counties in Mississippi. Be sure to let your friends and family in these areas know that they can now join.

As always, thank you for choosing Keesler Federal as your trusted financial partner. Best wishes for a happy, memorable and safe summer!

Yours in service,

James Hollingsworth



## Bright Futures Returns for 2024-25 School Year

Since its launch in 2019, Bright Futures has provided more than 50,000 public-school kindergartners in our geographic service areas with the necessary supplies to begin a successful academic journey. As one of the largest and most impactful of Keesler Federal's community initiatives, Bright Futures is our way of helping families and educators with the rising costs of back-to-school season. This year, Keesler Federal is excited to welcome St. Tammany Parish Public Schools to our ever-growing list of partner school districts that benefit from this program.

**Know a kindergartner who received  
a Keesler Federal backpack?**

**Please share it with us by tagging social media posts,  
photos and videos with #KFCUBrightFutures.**



## Louisiana-Flavored Festivities for Mandeville West Causeway

The grand opening celebration for our new Mandeville West Causeway branch on Saturday, May 18, was one for the books! As the seventh Keesler Federal location in Louisiana, an outdoor crawfish boil, live music and special appearances by cheerleaders from the New Orleans Saints & Pelicans and the Pelicans mascot, Pierre, were the

main attractions. A last-minute threat of inclement weather had the team preparing a backup plan, but by event time, skies were clear and sunny and soon the parking lot party was in full swing. In addition to food and fun, attendees also had a chance to enter drawings for an autographed Pelicans game jersey and gift cards.

**The new branch is located at 1725 W. Causeway Approach, Mandeville LA 70471. We invite you to stop by and meet the team when you're in the neighborhood!**



# What's So Great About Personal Loans? EVERYTHING!



An unsecured personal loan is a versatile and affordable way to pay for a wide variety of things, whether covering an emergency expense, reducing high-interest credit card debt, paying off medical bills, or funding a special splurge. It can also be an effective tool for improving your credit score. Let's look deeper.

**Slash high-interest debt.** Are you trying to pay down credit card debt, but the interest rate is slowing your progress? Pay that card off with a personal loan from Keesler Federal. You may also save some cash in the process. Our personal loan rates beat those of most credit cards out there, especially store cards. Low rates are just one of the benefits of a Keesler Federal personal loan, the flexible terms along with the low rates make borrowing more affordable for you.

**Versatility.** Personal loans are great for taking care of other expenses that you might ordinarily put on a high-interest credit card. Medical bills, car repairs, replacing a broken appliance, cosmetic procedures, and even treats like vacations are some reasons to consider a more affordable personal loan.

**Fast track a higher credit score.** Keesler Federal's personal loans are also a great way to build your credit history. Just take out a loan with that in mind, pay it back right away and you're establishing a good payment history that can improve your credit score. That strong credit score will come in handy when it's time for one of those big purchases like a home or vehicle. Not only can it help you qualify for the loan, it can affect

the amount of interest you'll pay back. That can add up to big savings.

**Active duty?** You deserve something extra, that's why our Active-Duty Discount program qualifies you for an exclusive .25% discount on personal loans.

**Easy is better.** Our fast approval process and automatic payment options takes the worry out of filling out endless forms and making payments on time.

**Stop by any branch, apply online at [kfcu.org](https://www.kfcu.org) or give us a call at 1-888-KEESLER, and we'll be happy to help you get started.**



## 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 second quarter of 2024:

30 YEARS OF SERVICE

**Robyn Knapp**, *Business Origin Spec I*

20 YEARS OF SERVICE

**Megan Sherman-Kemp**, *Branch Manager III*

**Leia Tanner**, *Internal Auditor II*

10 YEARS OF SERVICE

**Linda Bradford**, *Teller Supervisor*

**Irene Field**, *Financial Service Rep II*

**Ginger Fountain**, *Sr Mortgage Loan Originator*

**Darren Garrett, Sr.**, *Indirect Lending Mgr*

**Michael Hill**, *Education Media Specialist*

**Anesha Jackson**, *Consumer Loan Underwriter I*

**Leah Jenkins**, *HRIS Analyst*

**Susan Kostmayer**, *Floating FSR II*

**Shana Rader**, *Systems Analyst Team Lead*

**Contricka Robey**, *Project Training Manager*

**Natasha Spears**, *Member Contact Spec III*

5 YEARS OF SERVICE

**Angela Angle**, *Mortgage Servicing Escrow Team Lead*

**Bianca Baugh**, *Operational Risk Analyst I*

**Brandy Beane**, *Financial Service Rep I*

**Caitlin Jones Bradshaw**, *Community Development Officer*

**Robert Brainard**, *Cloud Security Eng II*

**LaShunkita Butler**, *Teller Service Rep III*

**Sandra Clark**, *Systems Analyst II*

**Gabrielle Dockens**, *Asst Branch Manager I*

**Cassandra Douglas**, *Asst Branch Manager I*

**Lacey Dunomes**, *Teller Service Rep III*

**Miranda George**, *Digital Relationship Specialist*

**Rose Green**, *Asst Branch Manager I*

**Haley Harmon**, *Digital Support Rep I*

**Haleigh Haynes**, *Card Services Rep I*

**Candace Johnson**, *Branch Manager III*

**Carmen Lee**, *Financial Service Rep II*

**Megan Medina**, *Financial Service Rep II*

**Elbony Mercer**, *Member Contact Spec III*

**Beverly Mullen**, *Teller Service Rep III*

**Renee Olszowy**, *Digital Lending Rep I*

**Jared Rogers**, *Branch Manager II*

**Jessica Sullivan**, *Teller Supervisor*

**Heather Valore**, *VP - PMO*

# Ready or Not, Hurricane Season is Here!



The National Oceanic and Atmospheric Administration (NOAA) is predicting an above average hurricane season in 2024 with up to 25 named storms possible, its highest pre-season prediction ever. Spanning from June 1 to November 30, the season's above normal activity is relying on a confluence of factors: near-record warm temperatures in the Atlantic Ocean, development of La Nina conditions in the Pacific, reduced Atlantic trade winds and less wind shear, all of which tend to favor tropical storm formation. Of the named storms predicted, eight to 13 are expected to become hurricanes (winds of 74 mph or higher), including four to seven major hurricanes with winds of 111 mph or higher. Once a tropical depression hits a wind speed of 39 mph to 73 mph it becomes a tropical storm and gets a name. That name stays with it as it grows into a

hurricane through its demise. It's important to be mindful that even tropical depressions and storms can create havoc and property damage as well as a risk to life and personal injury. That means to be prepared before storms start to form. They can take a week or more to reach our shores when originating off the west coast of Africa or knock on our doors in days or hours after spinning up in the Gulf of Mexico. Technology has improved prediction and tracking of these storms, but no amount of warning will help if you're not prepared to act on it.

## What can you do now?

Below is a list of important things to consider when preparing for storm season: Complete a written plan. Know who issues evacuation orders for your area, determine locations on where

you will ride out the storm, and start to get your supplies now. Whether you stay or leave, you should:

- Have an emergency fund you can access for cash since credit card readers won't work in a power outage
- Consider ages of household members and their specific needs
- Assign responsibilities for assisting others if needed
- Dietary needs
- Medical needs including prescriptions and equipment
- Disabilities or access and functional needs including devices and equipment
- Pets or service animals' needs and shelters that will accept them
- Know evacuation routes
- Safeguard financial and personal vital information such as legal and medical info
- Document and review insurance coverage and document property with photos/video
- Share your plan with trusted neighbors or relatives
- Practice emergency drills
- Sign up for alerts and warnings

## Keesler Federal Credit Union is here for you in a disaster.

Download the free Keesler Federal mobile app and you'll have access to cash and financial services you need regardless of your location or the time of day. You'll also have access to services at nearly 5,000 other credit unions throughout the U.S. [Go to kfcu.org](https://www.kfcu.org) to get started.

**For more tips and checklists on storm preparation, visit <https://www.ready.gov>.**

Sources: [noaa.gov](https://www.noaa.gov), [ready.gov](https://www.ready.gov)



# Heroes at Fallen Oak Tees Off Again

What better way to unwind from a high-pressure profession than a day of friendly competition and camaraderie at one of the region's most celebrated golf courses? That is precisely the purpose behind Heroes at Fallen Oak, an annual tournament for first responder agencies across the Gulf Coast, jointly hosted by Beau Rivage Resort & Casino and Keesler Federal Credit Union. The fourth year of this "battle of the badges" took place on April 23 with 35

teams of players comprised of members from police, fire, sheriff's departments, and EMTs in Hancock, Harrison, and Jackson counties, as well as security and fire personnel from Keesler Air Force Base and Naval Construction Battalion Center Gulfport. Along with the spirited rivalries played out on the rolling, Tom Fazio-designed, par-72 course, guests enjoyed top-flight food and beverages, prizes and, of course, all-important bragging rights. This



private event is a way to express our sincere appreciation for the brave first responders who protect and serve our communities each day. Keesler Federal also pays tribute to first responders throughout our service areas through the annual First Responder of the Year Awards program.

- 1st Place: Gulfport Fire**
- 2nd Place: Long Beach Police**
- 3rd Place: Harrison County Fire**
- 4th Place: D'Iberville Fire**
- 5th Place: Gautier Fire**



# Living on Travel Time



School is out. The weather is heating up. You've been working and saving all year for this. The thought of it is what kept you going; it's travel time!

But wait! Being ready to travel doesn't mean you are travel ready. Let's look at the smart way to approach leaving your life behind, albeit for only a few days or weeks.

According to NerdWallet's annual summer travel survey, nearly half of Americans (45%) plan to take a trip that requires a flight or hotel stay this summer, they'll spend \$3,594 on average, and 20% of them will go into debt to do it!

## **Create a Realistic Budget**

Before you pack, take time to make a realistic budget. Less price sensitive, high-income adults have been traveling more since 2023,

which has driven some costs up for everyone. Both low and high-income groups are budgeting 6% to 13% more than in 2023. Research your destination and get a ballpark estimate of travel, food and lodging costs. Compare all-inclusive packages if available. Decide on a realistic amount for each category or option knowing that it can help to have some financial buffer built in.

## **Notify Your Financial Institution and Credit Card Providers**

"Sorry, your credit card has been denied." Thankfully, avoiding this phrase is easy. Simply inform Keesler Federal about your travel plans before your departure. Advance notice will prevent them from flagging your transactions as suspicious activity. While you're at it, ask about any foreign transaction fees or ATM withdrawal charges so you can plan accordingly and avoid surprise expenses.

## **Purchase Travel Insurance**

If you are flying or taking a cruise, purchasing travel insurance should be a no-brainer. A travel insurance policy can protect your pre-paid vacation costs in the event of unforeseen delays, cancellations, and medical emergencies while traveling and even lost luggage. The protection and peace of mind it affords far outweighs its cost. If you only purchase enough to cover your basic travel costs and lost luggage, you'll feel better. Most policies come with a standard amount of health insurance already "baked in" as well.

## **Safeguard Important Documents**

Pickpockets are active and flourishing in Europe and in places you'd never expect. Make copies of essential documents such as your passport, visa, driver's license, travel insurance, and credit cards. Store these copies in a secure place

separate from the originals, and in a trusted cloud service. Having backup copies will expedite their replacement and minimize trip disruptions.

## **Be Cautious with Public Wi-Fi and ATMs**

Avoid logging into financial accounts or conducting sensitive transactions while connected to public Wi-Fi. Instead, use a secure mobile data connection or a Virtual Private Network (VPN) for added security.

**Let counselors at Keesler Federal help assess and customize your budget to accommodate upcoming travel plans. We like to think of it as insurance for your financial peace of mind.**

*Sources: pro.morningconsult.com: Sofia Baig, Lindsey Roeschke, nerdwallet.com: Erin El Issa, greenpath.com, deloitte.com: Michael Daher, Eileen Crowley, Matthew Usdin, Matt Soderberg, Maggie Rauch, Upasana Naik.*



# Protect Yourself from Consumer Fraud

Scammers have become so prolific that keeping up with the latest in cyber-criminal trends is a never-ending challenge. But by following these tried-and-true consumer tips, you can stay ahead of most fraudsters:

- 1. Protect Personal Information:** Do not share sensitive information like credit card, bank account, Social Security and Medicare numbers online or by phone. Be cautious about requests for personal data from supposed representatives of entities you do business with, especially if that information is already on file. Call the entity directly using a number you have looked up to confirm that any request is legitimate.
- 2. Verify Sources:** Before engaging in new transactions, perform due diligence by checking the entity name with your state or local consumer protection agency and the Better Business Bureau (BBB).
- 3. Beware of Unsolicited Emails:** Delete suspicious emails with offers you did not request. Responding to unknown senders

will likely lead to more unwanted messages.

- 4. Lead with Skepticism:** Whether by phone, email or social media, offers of easy money, guaranteed credit approval, risk-free investments, etc. sound too good to be true because they're almost always scams. Don't fall for unrealistic promises.
- 5. Resist Pressure:** Remember, legitimate businesses will not demand immediate action or refuse "No" for an answer.
- 6. Opt-Out of Credit Marketing Lists:** Remove yourself from pre-approved credit offer mailings to reduce the risk of identity theft. To opt out of offers or learn about the program, call 888-567-8688.
- 7. Monitor Credit Reports:** Regularly check your credit reports and report inaccuracies or unauthorized accounts. Request free copies annually by visiting [annualcreditreport.gov](http://annualcreditreport.gov) or call 1-877-322-8228.

Source: *Fraud.org*

## Wealth Building Strategies While Raising a Family Before You Begin.

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

Raising a family is rewarding—and expensive. Consider taking these steps to support your family financially through a program of smart investing.

Building a career and raising a family requires management skills. Juggling your time, priorities, and money now while planning for the future can be daunting. Saving now to send your kids to college, tak

**Savings alone may not be enough.** Saving part of your monthly income is the first step toward building wealth, but with current interest and inflation rates, saving may not be able to do the job on its own. After putting aside enough cash for an emergency fund, you may want to consider investing in a diversified set of investments such as stocks, bonds, mutual funds, real estate, and more. I can show you how to match your investment portfolio to your tolerance for risk, your age, your goals, and your income to help you build your wealth.

Start with building your retirement nest egg. Most often, parents put their children's future first by building a college fund. While this is certainly important, preparing for retirement should take precedence. Your children have options that you don't. Your kids can use a combination of savings, loans, and scholarships to attend college. You must live on Social Security and the wealth you've accumulated. The last thing you want is to depend on your children's financial support when they begin working and you stop.

**Use the tax code to help build wealth.** If you're covered by a qualified employer retirement plan, not only should consider making the largest contributions you can afford, you should make sure the money is invested in assets with the potential to provide long-term growth. If you are self-employed or not covered at work, consider an Individual Retirement Account (IRA) and/or Self-Employed 401(k), preferably self-directed ones, to hold your investment portfolio. Not only are contributions tax-deductible each year (subject to income and contribution limits), but all your earnings are tax-deferred until you start making withdrawals. You can delay withdrawals until age 70½, giving you many years of tax-deferred growth potential.

**Take advantage of other tax breaks.** While contributions to a 529 education savings plan are not deductible from your taxes, growth is tax-deferred, and if used for qualified educational purposes, withdrawals are tax-free. Your employer may offer tax-advantaged benefits like cafeteria plans. As your wealth grows, consider if it's appropriate to allocate money into investment vehicles like tax-free municipal bonds\*, Treasury Inflation-Protected Securities, whole life insurance, Real Estate Investment Trusts (REITs), and qualified annuities, to name a few.

Be a good parent, and be good to yourself. How you invest your money is critical to the financial health of you and your family.

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

\*Interest income may be subject to the alternative minimum tax. Municipal bonds are federally taxfree but other state and local taxes may apply.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a nondiversified portfolio. Diversification does not protect against market risks.

Qualified accounts such as 401(k)s and traditional IRAs are accounts funded with tax deductible contributions in which any earnings are tax deferred until withdrawn, usually after retirement age. Unless certain criteria are met, IRS penalties and income taxes may apply on any withdrawals taken prior to age 59½. RMDs (required minimum distributions) must generally be taken by the account holder within the year after turning 70½.

Prior to investing in a 529 Plan investors should consider whether the investor's or designated beneficiary's home state offers any state tax or other state benefits such as financial aid, scholarship funds, and protection from creditors that are only available for investments in such state's qualified tuition program. Withdrawals used for qualified expenses are federally tax free. Tax treatment at the state level may vary.

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**Keesler** FINANCIAL GROUP  
Retirement • Investments • Insurance



**Get more car**  
**FOR YOUR MONEY!**



**Auto loan rates  
as low as**

**3.99%\***  
APR

**For a  
limited  
time only!**

\*APR is annual percentage rate. Monthly payments are approximately \$63.50 per \$1000 borrowed at 3.99% APR for 36 months. Offer is subject to credit review, income, credit history, down payment and collateral. Rate good as of 5/25/24 and subject to change without notice. Membership and credit eligibility required.



**Keesler Federal**  
**CREDIT UNION**

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