



Federal Credit Union

INSIDE THIS ISSUE:

Sock Drive	2
Saving Money	2
Scholarship	2
Word Search	3
Financial Humor	3
Share and Loan Rates	3
Volunteers Needed	4
Credit Report Tips	4
Dates Closed	4
Tips to Enjoy your Trips	5
Staff and Volunteers	5

CREDIT UNION CHRONICLES

VOLUME 1, ISSUE 9

2018

KRD Services

Since 1949, KRD has been helping area families prepare for tomorrow. We have grown from a one or two man operation at the Bureau of Reclamation to a full service institution on the corner of West B and 10th street. We have five full time employees that are dedicated to the Credit Union movement.

Did you know KRD offers checking accounts? We offer a share draft account with a no minimum balance require-

ment, no monthly service charge, no per check fee and provides a detailed monthly statement. And overdraft protection is offered from your primary shares (savings) account. Also, offered is a dividend earning share draft account. Maintain a minimum balance of \$100 and earn a current dividend of .05%. Direct deposit and payroll deduction are available.

Share accounts are just \$5 to open for eligible members. The field of

membership includes over 90 businesses and 7 area churches. And because you are a member, your immediate family can become members too.

At KRD we think the best things in life aren't fees! We value our Members and treat them as family. We take service with a smile very seriously. At KRD, we are "Grateful for the past, preparing for the future."

68th Annual Meeting

On behalf of the KRD Staff, we welcome you, our valued Members to join us for the 68th Annual Meeting.

It is an event that is fun for everyone. We will have a brief meeting to discuss KRD's accomplishments in the last year, a delicious meal,



and valuable information on filling your piggy banks.

Monday, March 19th
6:00 pm
McCook Senior Center

Please stop by the office soon to buy your tickets. We look forward to seeing you there.

Sock Drive Warm Feet, Happy Hearts

Socks are the number one requested items by charitable organizations, yet one of the least donated items. KRD and Young Professional for Credit Unions teamed up for a Sock Drive. With the help of KRD's generous members and community we donated over 300 pairs of socks. Most of us don't know what it's like to have nearly nothing. That's why sometimes the smallest gift can make all the difference!

Giving the gift of warm socks can warm your sole.

Saving Money in Everyday Life

Even if you feel you're doing well with your finances, you could probably stand to make a few changes to your financial habits. If you'd like to spend less and save more, here are a few tips to implement in your daily life.

- Budget. Know where your money goes.
 - Be smart with credit cards: A credit card can be a valuable tool, but if used incorrectly, it can create debt that can be tough to manage. Only use your credit card for purchases you can pay off each month.
 - Find savings as often as you can: It doesn't matter how big or small the purchase, you can probably find it cheaper somewhere else. Buy items in bulk.
 - Turn off lights and shut off the faucet. Watch out for devices constantly using power.
 - Cut the extra expenses: brew your own coffee and cut back on eating out
 - Save on recurring costs. Look at your internet bill and cable/dish bill.
 - Use automatic bill pay: Look at the due dates and de-
- sign an auto pay schedule that will keep you from missing any payments. Paying your bills on-time is a must if you want to keep your credit score up.
- Be cheap: No matter how much money you make, you should always try to live below your means. The less you spend, the more you can save for your future, and you'll be glad you planned ahead when retirement time comes around.
 - Remember, we grow our wealth one cent at a time.

12th Annual Scholarship

KRD is offering the 12th Annual Scholarship award this spring. To be eligible the student must be a member of KRD, between the ages of 16 and 21 and pursuing a secondary education for the 2018/2019 school term.

Students must submit a 500 word typewritten essay on **“What do**

you think the Science of Saving Is?” Two \$500 scholarships will be awarded. Essay cover letters are available on our website or at the office. Essay deadline is April 15th.

Good luck to all that submit essays and best wishes for a very successful future to all the area graduates.

“If you want to invest in something with minimum risk and a guaranteed big return, invest in yourself.”

WORD LIST

D M L S D P X Q P S U R Y C V I C V E D
 F I G L P Y R Z I K T K O G V C G J L E
 R A A W U R P V W N D Z I H C L R O O G
 I M F F A M I L Y F V P Z N C U A G D F
 E C K P N P H O P N L J E H G B R K F A
 N R H R G V S A V I N G X T D A B D S P
 D Q D V U J R N X F Z L U O R C Y G E Y
 L D N E V X E K V P R N W M I C N L R P
 Y O O F F S B A A B Y F A O V O J A A P
 I G O C O M M O N B O N D N E U L U H S
 G G N I D N E L L A I N N E T N E C S S
 D B I V P E M I A U X P Z Y H T D H A D
 I Y J J I J Z Q Q N B K G I R S D J K L
 E S M I L I N G S T A F F Z U P N Z J K
 P R E P A R I N G F O R T O M O R R O W
 E L P O E P G N I P L E H E L P O E P O
 J N W M J R F I A O Q K N G A B I L H Q
 O S E T A R E V I T I T E P M O C Q B Z
 U A P A H A Z S O I G K R X Q A Y E Q I
 S X J T F S E T A C I F I T R E C U B W

PEOPLE HELPING PEOPLE
 PREPARING FOR TOMORROW
 COMPETITIVE RATES
 NCUA
 CLUB ACCOUNTS
 CENTENNIAL LENDING
 ATM
 FAMILY
 COMMON BOND
 SHARES
 FRIENDLY
 MEMBERSHIP
 SAVING
 LOAN
 CERTIFICATES
 SMILING STAFF
 DRIVE THRU

CREATED FROM FREEWORDSEARCH.NET

Financial Humor

Where does all my money go? It's like, Hocus Pocus, I'm Brokus!



Swimming in Debt does not count as cardio!



Share Rates

Regular Shares	Rate	APY
\$50.00 & Over	0.25%	0.12%
Share Draft Account		
Minimum \$100.00 Balance		0.05%
Share Certificate Accounts		
6 month	0.25%	0.25%
12 month	0.50%	0.50%
18 month	0.60%	0.60%
24 month	0.71%	0.71%
30 month	0.81%	0.81%
48 month	1.20%	1.21%

Loan Rates

New Vehicle	
Up to 84 month -Base Rate	5.00 % APR
Used Vehicle -Base Rate 5.5% APR	
1-3 yrs. old	Up to 72 months
4-7 yrs old	Up to 60 months
8 yrs +	Up to 48 months
Motor Home/5th Wheel/Travel Trailer	
New (max term 120 mos)-Base Rate	7.00% APR
Used (max term 84 mos)	
Unsecured	
Up to 36 mos-Base Rate	10.75% APR
Share -3.00% APR above rate of share	

Volunteers Needed

KRD Federal Credit Union was founded on the credit union philosophy "PEOPLE HELPING PEOPLE". As a not-for-profit organization, volunteers play important roles in our success. KRD is looking for current or future members with leadership qualities who are willing to share their knowledge and skills and volunteer their time.

Credit Union volunteers represent the ownership and give direction to what they want from their credit union. If you are interested being a part of our team, call or visit with us today!

4 Ways to Improve your Credit Score

Building credit isn't a particularly quick or simple process, but we have some tips that can help you along the way. Begin the process by knowing your credit score and checking your credit report. It's easy to check your credit reports from each of the three major credit reporting agencies. You're entitled to a free copy, once a year, of all three of your credit reports under the Fair Credit Reporting Act. These reports can be accessed at the government-mandated site, annualcreditreport.com.

1. Don't miss a payment. This is the number one thing that Credit Bureaus look at when determining your credit score. Your payment history makes up 35% of your score.
2. Pay on your debt as often as you can. Just because your payment isn't due for 3 weeks, doesn't mean you shouldn't go ahead and make a payment. You don't know when your credit card company reports your balance to the credit bureaus, so try to
3. Reduce your debt. Even if you're making regular payments on your credit card, the goal is to get it paid off. Try to pay off your balance each month, and if that's not possible, make your balance as low as you can.
4. Raise your credit limit. If you've used \$950 on a \$1,000 limit, try getting that limit raised to \$2,000. Now you've got a card that's only 50% utilized as opposed to one that's nearly maxed out.

Dates Closed

*Your Credit Union
will be closed for the
following days to
observe these
holidays!*

- ◆ May 28th - Memorial Day
- ◆ July 4th - Independence Day
- ◆ September 3rd - Labor Day
- ◆ October 8th - Columbus Day
- ◆ November 22nd - Thanksgiving Day
- ◆ December 25th - Christmas Day



Tips to Enjoy your Trips

As summer approaches, chances are many of you will be booking a hotel stay. During this time of year, it's important you know the potential fraud threat that comes with hotel visits and traveling. Fraudsters increasingly set their sights on hotels. Interestingly, fraudsters are not targeting hotel reservation systems. They are instead hitting up point-of-sale locations at hotels' gift shops, restaurants and bars. To gain access to these systems, fraudsters typically use malware—malicious software that gathers sensitive information.

While it is up to hotels to ensure proper security measures are in place to protect their members' payment card information, there are a number of measures consumers can take to help keep themselves safe when traveling. Travelers should be advised to do the following:

Use hotel Wi-Fi cautiously. Hotel computer systems aren't the only places vulnera-

ble to malware and phishing attempts. Fraudsters may attempt to access consumers' sensitive information by hacking into their systems through Wi-Fi. Consumers should watch out for suspicious links and unfamiliar email senders.

Practice safe behaviors at ATMs. Any ATM, regardless of its location, may be at risk of compromise. Consumers should select ATMs in safe, public areas or their hotel lobbies. They should also be on the lookout for suspicious stickers, decals and wires popping out that may indicate the presence of skimming devices.

Keep cards in a secure location. Consider tucking your cards close to your body either in a front pocket, money belt or a closed bag. It is also a good idea to keep at least one card in a separate location. This can mean splitting cards up among family members or tucking one card in a separate pocket or room safe.

Only take the cards with you that you intend to use.

Share your travel plans with your credit union or credit card company. Give the card companies as much detail about your itinerary as possible. And be sure they have your correct phone number that you can be reached at while traveling.

Scrutinize bills for fraudulent charges. Reviewing credit card statements immediately upon receipt helps consumers identify fraudulent transactions right away.

Data breaches and card fraud can quickly put a damper on summer vacations. Taking these few simple steps, could ensure a worry-free, more enjoyable vacation.

**KRD Fraud
Prevention Center**
(800) 369-4887

Staff and Volunteers

Staff

CEO/Manager	Sarah Renner
ACH/Loan Officer	Debbie Jenkins
MSR/Loan Officer	Lisa Beideck
Member Service Representative	Lynette Chmiel
Member Service Representative	Melissa Sitzman

Supervisory Committee

LeaAnn Doak, Sue Chipman, Sean Wolfe, Joe Ryland

Safety Committee

Marty Conroy, Debbie Jenkins, Sarah Renner

Board of Directors

Mike Peters, Marty Conroy, Mark Carman, Cindy Dame, Dari Olson, LeaAnn Doak, Michael Jonassen

Thanks to our staff for the outstanding job they have done and for the superb customer service to our Members! Also, thanks to all committee members for their time and commitment.



Federal Credit Union

1001 West B Street
PO Box 385
McCook NE 69001

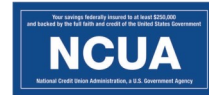
Phone: 308-345-7040
Fax: 308-345-7050
E-mail: krd@krd-fcu.org
Website: krd-fcu.org

Hours

Lobby: Monday - Friday 9:00 - 4:00
Drive Thru: Monday - Friday 7:30 - 5:00
Night Drop & ATM Available

KRD Federal Credit Union is a not-for-profit financial cooperative owned by its members. Credit Unions promote thrift, and income is passed along to its members in the form of higher dividends on savings accounts, lower interest on loans, or new and improved services. KRD Federal Credit Union was established in 1949. Our field of membership is based on employee groups and family members. Our credit union is Federally chartered and federally insured to \$250,000.00 by the NCUA.

***K·R·D· Federal Union Credit Union -
Grateful for the past - Preparing for
the future.***



U.S. POSTAGE PAID
STD
MCCOOK, NE
PERMIT NO. 20
ZIP CODE 69001

KRD FEDERAL CREDIT UNION
PO BOX 385
MCCOOK, NE 69001

