SKYWARD
CREDIT UNION

Aim higher.

July 2024

ADVENTURE GIVEAWAY

Win a Dream Vacation





Auto Loan Sweepstakes



Rates as low as 6.49% APR*

*Subject to credit approval. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. The "Adventure Giveaway" begins 5/01/2024 and ends 7/31/2024. Eligible individuals will receive 25 entries for a qualifying auto loan purchase. SCU members may also enter by legibly hand-printing "Adventure Giveaway, your name, address, city, state, ZIP code, and daytime and evening telephone numbers (including area code) on a 3"x 5" card, and mail in a #10 envelope with sufficient postage affixed, to: Skyward Credit Union – Attn Marketing, 275 S Greenwich, Wichita, KS 67207. Mail-in entries must be postmarked by 7/31/2024 and received by 8/7/2024 in order to be eligible. More detailed information is outlined on the contest landing page www.skywardcu.com, Drawing will be held after the close of business on or about the following date: 8/12/2024. In the drawing, the winner will be randomly selected from eligible entries. Odds of winning a prize depend on the number of eligible entries received. Employees of Skyward Credit Union and immediate families and members of their households, volunteers and members of their households, are ineligible to participate. Promotion subject to change without notice. No purchase necessary.
For full contest disclosures and rules, please see the "Summer Adventure Giveaway" Official Rules, located at www.skywardcu.com/adventure-giveaway-rules

PRESIDENT'S NEWS

PASSING THE TORCH

After 27 years with Skyward/Cessna Employees Credit Union, and a total of 38 years in financial services, I have given my notice to retire in January 2025.

The board of directors hired a Credit Union Executive Search firm to help conduct the search. After the recruiting process was completed, they selected Kevin Brittain to be the new President and CEO of Skyward Credit Union.

Kevin comes to Skyward with over 24 years of financial institution experience, with his most recent role as Senior Vice President at Capitol Federal. He brings experience in both lending and operations to the table.

As President, one of my initiatives was to look for ways to use technology to better serve our members. We started the video banking project a few months before Covid hit. That technology allowed us to reopen branches within a few weeks and still serve members while protecting the health of our membership and staff.

Today, members can be face-to-face with one of our staff from their mobile phone. It's the ultimate in convenience!

Kevin Brittain is an excellent choice to continue to build on the changes we have made and take Skyward into the future. We will be working together over the next few months to ensure a smooth transition.

Kevin Wilmoth
President

STAFF SPOTLIGHT

Phout Phachantry, Teller II



When did you start at Skyward?
I started at Skyward on December 6, 2021.

What do you like best about working at Skyward?
Helping members and working at the Maize location.

What do you like to do when you aren't working?
Crochet, cooking and babysitting my granddaughter.

What are your three most memorable life events so far?
Getting married, my son and daughter graduating from WSU and KU and becoming a grandma.

What is your motto?
Be myself and smile

What's your favorite piece of financial advice?
Save whenever you can and don't give out your account information over the phone or online unless you know for sure it's safe.

TIME FOR A REFRESH?

6.49% ***APR* Until April 1, 2025***

on a Home Equity Line of Credit

Standard Variable Rate as low as 8.50%*

NO CLOSING COSTS!



*Home Equity Line of Credit (HELOC) is a variable rate product. The HELOC promotion applies to loans up to 90% Loan to Value (LTV) for owner occupied residences. The 6.49% Annual Percentage Rate (APR) promotion applies to new loans and existing HELOC loans with $5000 advance if available limit. Promotional rate is effective until 4/1/2025.) After the promotional period ends, the APR will increase to the rate then in effect based on the Wall Street Journal Prime Rate. (The Wall Street Journal Prime Rate as of 7/27/2023 is 8.50%.) Thereafter, the APR can change semi-annually on the first day of February and August and cannot increase or decrease by more than 1 percentage point at each adjustment. The APR cannot increase more than 7 percentage points above the initial rate disclosed in the Open-End Credit Plan, or the maximum permitted by law, whichever is less. The APR will not fall below 5% if my LTV ratio is up to 80% or 5.75% if the LTV ratio is between 80% and 90%. The finance charge begins to accrue on the date each advance is posted to the HELOC and accrues each day the balance remains unpaid. Minimum initial advance is $5,000 at closing. Minimum advance for subsequent advances is $500. Minimum payment is $100. All approvals are subject to credit qualification, membership, as well as other terms and conditions. No closing costs or application fees. Please consult your tax advisor regarding the deductibility of interest. Promotion ends 07/31/2024.

The Quick and Dirty on QR Codes

By Jim Stickley and Tina Davis

QR codes, those little square mazes, are everywhere nowadays. From accessing restaurant menus to entering sweepstakes and registering new products, they've become a staple in modern convenience. However, like any technology, cybercriminals have found ways to exploit these codes, turning them into digital traps.

HERE'S HOW CRIMINALS MIGHT MISUSE QR CODES:

- **Overlaying Real Codes:** Scammers might place fake QR codes over legitimate ones on parking meters, menus, magazines, or other public places.
- **Phishing via Messages:** They can send emails or text messages containing malicious QR codes, pretending to be from reputable businesses.
- **Credential Theft:** Scammers might use QR codes to trick you into giving up login credentials or confirming personal information due to supposed "suspicious activity."
- **Embedded in Ads:** QR codes can be embedded in ads on social media or elsewhere, leading unsuspecting users to malicious websites.

TO PROTECT YOURSELF, FOLLOW THESE TIPS:

- **Verify the Source:** Treat QR codes like email links or attachments. Only scan codes from trusted sources. Even if a friend sends a QR code, confirm its legitimacy since their device or account might be compromised.
- **Government Scams:** Be skeptical of unsolicited QR codes claiming to be from government agencies. These institutions typically communicate via mail for official matters, not through QR codes.
- **Check for Tampering:** Examine public QR codes closely for signs of tampering. Fake QR codes might be slightly misaligned, oddly placed, or differ in size compared to the original.



- **Scrutinize URLs:** When a QR code directs you to a webpage, carefully check the URL for subtle misspellings or unusual characters, which are common in phishing attempts.
- **Avoid Urgent Scams:** If a QR code prompts urgent action, it's likely a scam. Government agencies won't demand immediate payments through QR codes; they send official notices by mail.

Using the camera on your mobile device to scan QR codes is generally safe, as it avoids the need for potentially risky third-party scanning apps. However, if you must download an app, ensure it's from a reputable source like the official app store for your device.

Finally, stay vigilant by keeping your device's software updated and using reliable antivirus solutions. This helps protect against potential malware from malicious QR codes.

By following these precautions, you can safely navigate the world of QR codes without falling prey to cybercriminals.



Wherever you are.

VIDEO BANKING: THE ULTIMATE CONVENIENCE

- Accounts
- Loans
- Mortgages

FACE-TO-FACE VIDEO CHAT FROM ANYWHERE

GET IT ON Google Play

Download on the App Store

skywardcu.com/aim

CONGRATULATIONS

2024 Aim Higher Scholarship Winners



Langley Barger



Johnathan Blackman



Ryan Hoverson



Sophia Randle



Iya Wakil



Myra Wilmoth

Branch Locations

Maize Branch
10315 W. 13th St. N
13th St & Maize

West Wichita Branch
4 Cessna Blvd
K-42 West of Hoover

Greenwich Branch
275 S. Greenwich
North of Kellogg

Pawnee Branch
5800 E. Pawnee
Pawnee & Woodlawn

Southwest Wichita
ITM Drive-Thru
1021 W. Pawnee St.

Independence, Kansas
Plant Branch
One Cessna Blvd

In Town Branch
3159 W Main St.

Federally Insured by NCUA

EQUAL HOUSING OPPORTUNITY

JULY

S	M	T	W	T	F	S
	1	2	3	~~4~~	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

AUGUST

S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

SEPTEMBER

S	M	T	W	T	F	S
1	~~2~~	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

Holiday Closings

July 4th: Independence Day
September 2nd: Labor Day



*Please see Official Rules for complete details at skywardcu.com/credit-card-summer-sweepstakes-rules/. No purchase or obligation necessary to enter to win. Odds of winning depends on total number of eligible entries received. There are five prizes of $1,000; five (5) winners will be selected from the cumulative entries collected during the Entry Period, 6/1/2024-8/31/2024. Prize drawings will be conducted at the end of the Entry Period. All prizes will be awarded. Open to legal 50 U.S. & D.C. residents who are 18+ and have a Skyward Mastercard® or Skyward Rewards Mastercard®, in good standing, or have entered through the non-purchase method described below. Sweepstakes void where prohibited. To receive a list of prize winners, or a copy of these rules, send a self-addressed (#10) envelope by 8/31/2024 - SCU members may also enter without purchase, print your full name, complete billing address, daytime and evening phone numbers (including area code), email address, date of birth, AND the last four (4) digits of your card on a 3"x5" piece of paper - and mail it, with proper postage to : Summer Sweepstakes Request, c/o Skyward Credit Union Marketing Department, P.O. Box 771069 Wichita, KS 67277-1069. Mail-in entries must be received by 8/31/2024.

Board of Directors

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Kim Anderson, Secretary/Treasurer
Michael LaBarge, Director
Darrell Elkinton, Director
Amanda Bishop, Director

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