SKYWARD
CREDIT UNION

Aim Higher

April 2025

Refresh. Renovate. Reimagine.

6.25% APR* Until April 1, 2026

Home Equity Line of Credit

*Standard Variable Rate as low as 7.50% APR**

No Closing Costs!



EQUAL HOUSING OPPORTUNITY

*APR = Annual Percentage Rate. Home Equity Line of Credit (HELOC) is a variable rate product. The HELOC promotional rate applies to loans up to 90% Loan to Value (LTV) for owner occupied residences. The 6.25% APR promotion applies to new and existing HELOC loans with $5000 advance availability. Promotional rate is effective until 4/1/2026. The $5000 advance must be completed by 7/31/2025. 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 the date of this letter is 7.50%.) 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 my 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 advance for subsequent advances is $500. Minimum payment is $100. Please consult your tax advisor regarding the deductibility of interest. For new loans, no closing costs or application fees. Approvals are subject to creditworthiness, collateral value, membership as well as other terms and conditions. Promotion ends 07/31/25.

A Year of Growth, Innovation, and Commitment

I am pleased to present **Skyward Credit Union's inaugural Annual Report,** highlighting our dedication to financial strength, exceptional member service, and meaningful community engagement. Throughout 2024, we have embraced transformation, pursued strategic growth, and remained steadfast in our commitment to serving our members.

Key Highlights from 2024

Growth & Expansion

One of our most exciting milestones was the opening of the Independence Branch, expanding access to financial services for members in Montgomery, Chautauqua, Wilson, and Labette counties. This expansion reinforces our commitment to making banking more convenient and accessible.

Enhancing Security & Fraud Prevention

To further protect our members, we launched a Branch Support Center focused on Bank Secrecy Act (BSA) compliance and fraud prevention. This initiative strengthens our ability to detect and prevent financial threats, helping ensure our members' assets remain secure.

Community Impact & Corporate Giving

Our dedication to community service remained a priority in 2024. Through the efforts of our newly formed Community Outreach Committee, we contributed over $50,000 to local organizations, supported financial literacy programs, and encouraged employee volunteerism with paid service time for community involvement.

Financial Overview

Skyward Credit Union continues to achieve solid financial growth:

- Total membership surpassed 21,000, reflecting our expanding reach.
- Deposit shares increased by nearly 3%, reaching $335 million.
- Total assets stand at just under $360 million.
- The loan portfolio grew to over $200 million.

Looking Ahead

As we plan for the future, we are focused on:

- Expanding lending capabilities through strategic partnerships.
- Enhancing peer-to-peer benchmarking to improve operational efficiency.
- Implementing a forward-looking strategic plan to ensure continued innovation and excellence in financial services.

Thank you for your continued trust and support. Your membership is the foundation of our success, and together, we will continue to Aim Higher for a stronger Skyward Credit Union.

Read the full 2024 Annual Report:

www.skywardcu.com/about-skyward

Kevin Brittain
President & CEO
Skyward Credit Union

e-Alerts

Stay informed about your account balances and transactions. Staying ahead of potential fraud is more important than ever and we can help you. We offer eAlerts so you can stay informed 24/7.

eAlerts provide real-time notification of transactions and events on your account. You can receive notices via email or text.

There is no limit to the number of accounts eAlerts you can sign up for. Signup for multiple types of alerts like:

- Low Balance
- Daily Balance
- Direct Deposit Received
- Large Withdrawal
- Loan Past Due
- Non-sufficient Funds
- Maturing Certificate
- Large Debit Card Transaction
- And much more...



Signing up is quick and easy. Log in to your Online Banking and click on Menu>Services>eAlerts>Add new alerts to get started.



GO GREEN



- No Paper
- More Secure
- 24/7 Access

SWITCH TO
eDocuments
CLICK THE TAB IN ONLINE BANKING

STAFF SPOTLIGHT

Candace Hunt

Lending Specialist



What inspired you to pursue your current career and how did you get started?

I have been interested in the finance industry. I believe in helping people find relief when working with Skyward Credit Union. I got started two years ago looking at financial institutions. I have family that works at Textron that told me about Skyward. I have loved the environment and have continued to work towards personal growth.

What accomplishments are you most proud of?

Helping members along with being able to volunteer for the community.

How do you stay motivated and keep pushing forward when faced with setbacks?

Showing grace not only towards our members but towards myself.

How do you define success?

When a member leaves the branch thankful and satisfied with their experience with our Skyward family.

What's your favorite piece of financial advice?

Live below your means but within your dreams. It's not just about saving, its' about spending intentionally on what truly matters while securing your future. Spend less than you earn, invest the difference, and be patient. Wealth isn't built overnight, it is built through consistency and smart choices over time.

SAVE, EARN AND GROW!



3.75% APY* 6 MONTH CERTIFICATE

4.00% APY* 12 MONTH CERTIFICATE

** APY=Annual Percentage Yield. Ask for Details.*

Branch Locations

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

Mid-Continent Branch
4 Cessna Blvd
K-42 West of Hoover

Greenwich Branch
275 S. Greenwich
North of Kellogg

Pawnee Branch
5800 E. Pawnee
Pawnee & Woodlawn

South 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

APRIL

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			

MAY

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

JUNE

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

May 26, 2025: Memorial Day

June 19, 2025: Juneteenth

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

Board of Directors

Holly Dixon, Chair
Roy Aycock, Vice Chair
Phil Chronister, Director
Kim Anderson, Secretary/Treasurer
Michael LaBarge, Director
Darrell Elkinton, Director
Amanda Bishop, Director

Supervisory Committee

Link Newton, Chair
Chad Rockey, Member
Tracie McIntire, Member

Credit Committee

Mike Langston, Chair
Mike Irvin, Secretary
Jim Mendenhall, Member
Thomas Butherus, Member
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