SKYWARD SM
CREDIT UNION

— Aim Higher —

July 2025

Dreams Start Here

9.99% APR* SIGNATURE LOANS FOR YOUTH SPORTS



WIN an Ultimate Sports Package

*APR = Annual Percentage Rate. Ultimate Sports Giveaway promotional discount reduces the standard rate by 0.50% APR. 9.99% APR includes the Ultimate Sports Giveaway promotional 0.50% discount, 0.25% discount for having a Skyward checking account, and 0.25% discount for automatic loan payments. Actual rates may vary based on creditworthiness. Offer valid for new signature loans only; does not apply for refinances of existing Skyward loans. Other terms and conditions may apply. Promotional discount rate ends 8/31/2025.

Sports Package Gift Eligibility: Offer valid for the first fifty (50) signature loans funded during the Ultimate Sports Giveaway promotional period 6/1/2025 – 8/31/2025. Eligible members will receive one (1) Sports Package gift valued at approximately $40, which includes a $20 Academy Sports gift card. No cash value and may not be substituted or exchanged. Loan approval does not guarantee eligibility for the promotional gift. Sports Package gift will be provided after loan funding. Skyward Credit Union reserves the right to modify or cancel this promotion without notice.

Ultimate Sports Giveaway Drawing: Primary borrower for every signature loan funded during the Ultimate Sports Giveaway promotional period will automatically be entered to win Skyward's Ultimate Sports Giveaway with twenty-five (25) entries. Five (5) eligible winners will receive one (1) Ultimate Sports Giveaway package valued at approximately $335, which includes a $100 Academy Sports gift card. No purchase necessary for entry. Open to all legal U.S. residents 18+. Drawing held on or around 9/15/2025. The odds of winning depend on the number of qualified entries received. Restrictions Apply.

Taking Flight Together

At Skyward Credit Union, we've always been proud of our deep roots of serving Textron employees and their families for nearly 85 years. That legacy of trust, service, and innovation continues to guide us. But as the aviation industry evolves, so must we. That's why this year marks an exciting new chapter for Skyward.

Guided by a refreshed Vision, Mission, and expanded field of membership, we're extending our reach and sharpening our focus on aviation professionals and their families across all sectors. Our new vision is clear:

> **Vision:** To be the preferred financial institution for aviation professionals and their families, ensuring a future where our members will take flight financially.

We know that aviation professionals, whether designing aircraft, maintaining systems, piloting, or providing engineering support, deserve financial solutions that match their ambition and precision. Our mission now reflects that dedication:

> **Mission**: To support our community who design, build, and sustain the aviation industry by providing innovative financial guidance and solutions.

With our renewed mission in mind, we're proud to introduce the **Aviation Honors Program**, offering exclusive benefits to aviation professionals and their families. This includes:

- **Lower rates** on auto and personal loans
- **Lender credits** on first mortgages
- **Early access** to direct deposits
- **Aim Higher Checking** with direct deposit rewards

These tailored benefits honor the contributions of those who keep aviation moving forward and strengthen our commitment to supporting their financial journey.

We've also updated our **membership eligibility**, opening our doors to:

- Aviation professionals across general, commercial, military, and aerospace sectors
- Employees of companies and organizations supporting aviation
- Members of the Kansas Aviation Museum
- Residents and employees in seven Kansas counties
- Immediate family and household members of eligible individuals

This expansion ensures that we're meeting the needs of today's aviation community while preparing for the future.

At our core, we remain grounded in values that reflect the spirit of aviation:

- **Commitment to Excellence**
- **Integrity in Every Interaction**
- **Innovation that Propels Success**
- **Emotionally Intelligent Service**

These values are more than statements, they shape every interaction, every product, and every decision we make. As we grow, they serve as our compass, ensuring we continue to deliver a member experience rooted in trust and tailored to help each member "aim higher."

To our members, thank you for being part of this exciting journey. And to our team, thank you for bringing our mission to life every day.

Let's take flight together!

Kevin Brittain
President & CEO
Skyward Credit Union

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!



*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.



AVIATION HONORS PROGRAM

Exclusive Banking Rewards for Aviation Employees

- **Lower rates** on auto and personal loans
- **Lender credits** on first mortgages
- **Early access** to direct deposits
- **Aim Higher Checking** with direct deposit rewards

skywardcu.com/aviation-honors-program

NCUA

Skip the Wait. Get Preapproved.



RATES AS LOW AS **4.99%** APR*

**APR = Annual Percentage Rate. 4.99% APR includes 0.25% discount for having automatic loan payments and 0.25% discount for having a Skyward Checking Account. Actual rates may vary based on loan term, creditworthiness, and collateral value. Interest accrues from the date of the loan funding. First payment due 90 days after loan funding. Offer does not apply to existing Skyward auto loans. Maximum term: 84 months. Membership and other restrictions apply. Promotion ends 8/31/2025.*

Avoiding and Reporting Gift Card Scams

Only scammers will tell you to buy a gift card, like a Google Play or Apple Card, and give them the numbers off the back of the card. No matter what they say, that's a scam. No real business or government agency will ever tell you to buy a gift card to pay them. Always keep a copy of your gift card and store receipt. Use them to report gift card scams to the gift card company and ask for your money back.

HOW GIFT CARD SCAMS WORK

Gift card scams start with a call, text, email, or social media message. Scammers will say almost anything to get you to buy gift cards — like Google Play, Apple, or Amazon cards — and hand over the card number and PIN codes. Here are some common tactics scammers use in gift card scams:

Scammers will say it's urgent. They will say to pay them right away or something terrible will happen. They don't want you to have time to think about what they're saying or talk to someone you trust. Slow down. Don't pay. It's a scam.

Scammers will tell you which gift card to buy (and where). They might say to put money on an eBay, Google Play, Target, or Apple gift card. They might send you to a specific store — often Walmart, Target, CVS, or Walgreens. Sometimes they'll tell you to buy cards at several stores, so cashiers won't get suspicious. The scammer also might stay on the phone with you while you go to the store and load money onto the card. If this happens to you, hang up. It's a scam.

Scammers will ask you for the gift card number and PIN. The card number and PIN on the back of the card let the scammer get the money you loaded onto the card — even if you still have the card itself. Slow down. Don't give them those numbers or send them a photo of the card. It's a scam.

COMMON GIFT CARD SCAMS

Scammers tell different stories to get you to buy gift cards so they can steal your money. Here are some common gift card scams:

Scammers say they're from the government. They say they're from the IRS, the Social Security Administration, or even the FTC. They say you have to pay taxes or a fine. But government agencies won't contact you to demand immediate payment, and they never demand payment by gift card. It's a scam.

Scammers say they're from tech support. They say they're from Microsoft or Apple and there's something wrong with your computer. They ask for remote access, and say to pay them to get it fixed. Don't give them access to your computer. It's a scam.

Scammers say they're a friend or family member with an emergency. If the scammer uses voice cloning, they may even sound just like your loved one. They ask you to send money right away — but not tell anyone. It's a scam. If you're worried, contact the friend or relative to check that everything is all right.

Scammers say you've won a prize. But first, they tell you to pay fees or other charges with a gift card. It's a scam. No honest business or agency will ever make you buy a gift card to pay them for a prize.
And did you even enter to win that prize?

Scammers say they're from your utility company. They threaten to cut off your service if you don't pay immediately. But utility companies don't work that way. It's a scam.

Scammers ask for money after they chat you up on a dating website. Romance scammers will make up any story to trick you into buying a gift card to send them money. Slow down. Never send money or gifts to anyone you haven't met in person — even if they send you money first.

Scammers send a check for way more than you expected. They tell you to deposit the check and give them the difference on a gift card. Don't do it. It's a scam. That check will be fake and you'll be out all that money.

WHAT TO DO IF YOU GAVE A GIFT CARD TO A SCAMMER

If you bought a gift card and gave someone the numbers off the back of the card, that's a scam. Use your gift card and gift card store receipt for these next steps:

Report the gift card scam to the gift card company right away. No matter how long ago the scam happened, report it. Use the How to Contact Gift Card Companies list below.

Ask for your money back. Some companies are helping stop gift card scams and might give your money back. It's worth asking.

Tell the FTC at ReportFraud.ftc.gov. Every report makes a difference.



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

JULY

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28	29	30				

Holiday Closings

July 4, 2025: Independence Day
September 1, 2025: Labor Day

Dates to Remember

July 11, July 18, July 25, August 1: Member Appreciation Days



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
Dave Wycoff, Member