SKYWARD®
CREDIT UNION
— Aim Higher —

September 2025

Save while Santa soaks up the sun.

OPEN A CHRISTMAS CLUB ACCOUNT TODAY

0.60% APY*



NCUA

*APY = Annual Percentage Yield. No minimum opening balance. APY is a variable rate and can change after the account is opened. Dividends compounded and paid quarterly. Fees may reduce earnings. Membership required.

President's Message

As we enter the final quarter of 2025, I am pleased to share the progress Skyward Credit Union has made in strengthening our services, expanding our reach, and living out our mission to support aviation professionals and their families.

Expanding Aviation Honors

Since launching in May, the Aviation Honors Program has grown rapidly. More than 330 loans and 218 deposit accounts have already been opened through this program, underscoring the strong connection between Skyward and the aviation community. We continue to share the program with local aviation-related companies, presenting how Skyward can support their employees' financial well-being through offering unique benefits tailored to the industry.

Enhanced Member Experience

This summer we streamlined our online deposit application, making it faster and easier to join Skyward. We also partnered with Alpharank to better understand and reduce application drop-offs, ensuring members have a smooth experience when opening accounts.

On the lending side, we are preparing to launch our AI underwriting platform. This new technology will bring greater consistency and speed to loan decision-making across auto, credit card, and personal loans, helping us serve members more efficiently while maintaining strong credit quality.

Investing in Our Team and Culture

Our team is the heart of Skyward. In October we will host our first-ever Culture Day, a full day dedicated to celebrating our values, recognizing outstanding employees, and serving the Wichita community together. This event will combine team building, professional development, and volunteer projects at six local nonprofit organizations.

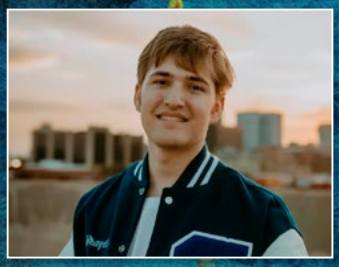
Looking Ahead

As we continue into the fourth quarter, our focus remains on enhancing the member experience, deepening our connections in the aviation industry, and ensuring Skyward is positioned for long-term strength.

Thank you for your trust and membership, as it is your support that allows us to Aim Higher every day.

Kevin Brittain
President & CEO
Skyward Credit Union

CONGRATULATIONS



Brayden Risser



Elizabeth Maloney-Selbe



Kaytlin Anne Coen



Stephanie Brock

2025 Aim Higher Scholarship Winners

Understanding Regulation E: Your Guide to Electronic Fund Transfers

By Will Kenton
September 8, 2025

WHAT IS REGULATION E?

Regulation E is a regulation put forth by the Federal Reserve Board that outlines rules and procedures for electronic funds transfers (EFTs) and provides guidelines for issuers of electronic debit cards. The regulation is meant to protect banking customers who use electronic methods to transfer money.

UNDERSTANDING REGULATION E

Regulation E provides guidelines for consumers and banks or other financial institutions in the context of EFTs. These include transfers with automated teller machines (ATMs), point of sale transactions, and Automated Clearing House (ACH) systems.

Rules pertaining to consumer liability for unauthorized card usage fall under this regulation as well.

Regulation E governs the issuance of debit but not credit cards, which are governed by regulations outlined in the Truth in Lending Act and implemented by the Fed as Regulation Z. However, Regulation E does govern EFT features of credit card usage.

HOW DOES REGULATION E PROTECT ME?

Regulation E allows you to dispute these types of errors:

- Unauthorized electronic funds transfers (EFTs)
- Incorrect EFTs to or from your account
- Omission of an EFT from your bank statement
- Computational or bookkeeping errors made by your bank regarding an EFT
- Receipt of an incorrect amount of money from an automated teller machine (ATM) or other electronic terminal
- Errors involving pre-authorized transfers
- Requests for additional information or clarification concerning an EFT (citation)

HOW DOES REGULATION E PROTECT ME IF MY DEBIT CARD IS STOLEN?

Regulation E limits your liability if your debit card is lost or stolen. The sooner that you report a lost or stolen debit card, the lower your maximum liability is if unauthorized charges are made with the card. The longer that you wait to report a lost or stolen debit card, the higher your personal liability will be if the card is used for unauthorized charges.

DOES REGULATION E COVER CREDIT CARDS?

No. Credit cards are covered by the Truth in Lending Act of 1968, modified in 2009 by the Credit Card Accountability, Responsibility, and Disclosure (Credit CARD) Act, but they are not covered by Regulation E, which only covers consumers when they use EFTs.

THE BOTTOM LINE

Regulation E was enacted under the CFPB, the regulatory agency that oversees financial products and services offered to consumers. The CFPB was created in 2010. Regulation E establishes the basic rights, liabilities, and responsibilities of consumers who use EFTs and remittance transfer services, and of the financial institutions or others that offer these services.

Read the full article at: www.investopedia.com/terms/r/regulation-e.asp



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 $100 cash bonus*

skywardcu.com/aviation-honors-program

NCUA

*For more information on our Aviation Honors Program, visit skywardcu.com/aviation-honors-program

Call for Volunteers:

Skyward Credit Union's leadership is made up of qualified, elected volunteer credit union members. Would you be interested in serving on our Board of Directors? If so, please contact the Nominating Committee Chair, Kim Anderson at 517-7601 or kaanderson@txtav.com, by September 30, 2025.

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

OCTOBER

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	

NOVEMBER

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

Columbus Day/Indigenous Peoples Day: October 13
Veterans Day: November 11
Thanksgiving: November 27-29

Dates to Remember

October 16: International Credit Union Day
November 3: Christmas Club Savings transfer to Regular Savings



Board of Directors

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

Supervisory Committee

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