



Aim higher.

April 2018

*Introducing a  
better way to pay.*

*Make quick and secure purchases with your Skyward  
Credit or Debit Card on your mobile device.*



# President's News

## ARE YOU A PILOT OR A MECHANIC?

I recently bought a 47-year-old hot rod, and was talking with a friend who had recently bought a new hot rod. I talked about how I enjoyed tearing the carburetor apart to make it run better. We discussed how his is faster, more comfortable, and gets better gas mileage. My only advantage is mine will hold its value better. Then he said when it comes to hot rods, he just wants to drive it. He just wants to be a pilot, he doesn't want to have to be a mechanic. Different strokes for different folks.

The credit union is similar. We offer many products and services, but we let you pick how you want to do business with us. Mobile banking? We have that. Bank by phone? We have that too. Online? Face to face? Text Alerts? Paper statements? eStatements? You pick!

We let you choose how to do business with us!

We always have a project in the works to improve your experience with us. By the time you read this, we will have converted our network to improve cyber security and allow us to make product and service enhancements faster. It also required us to change our phone numbers and email addresses. The next thing on the list is updating our online/mobile banking services.

As a part of Textron Aviation, we strive to provide employees and their families excellent financial products and services. We are here to make your financial lives better.

Kevin Wilmoth  
President

# COLLEGE PLANNING 101

## How to Prepare, Pay, and Stay in College

### Free Seminar

5:00 PM, Thursday, April 26th  
Cessna Conference Center

(Located behind the Fitness Center on the Mid-Continent Campus)

RSVP by emailing [memberservices@skywardcu.com](mailto:memberservices@skywardcu.com)  
or calling Sarah at 833-759-1941

## Need help paying for college?

Visit [skywardcu.com/student-loans](http://skywardcu.com/student-loans)  
to learn about our student loan program!



## REMINDER:

Never give out or confirm financial or other sensitive information, including your bank account, credit card, or Social Security number, unless you know who you're dealing with. Scam artists can use your information to commit identity theft — charging your existing credit cards, opening new credit card, checking, or savings accounts, writing fraudulent checks, or taking out loans in your name. Skyward Credit Union will always identify themselves as employees of Skyward Credit Union.

## STAFF NEWS

Our newest teller at the Mid-Continent Branch is Gianna Jacobson. Stop in to welcome her to our team!



Turn your **Wish List** into a **Checklist**

with a **Home Equity Line of Credit**

**3.49%**  
**APR\***

**No Closing Costs!**

\*Until April 1, 2019

\*No closing or application fees. 3.49% APR introductory offer available for new loans. Subject to credit approval and property valuation. Primary residence only. Rate good until 4/1/2019 and then adjusts to regular rate (currently 5.00%APR up to 80% loan to value and 5.75%APR on loans up to 90% loan to value based on prime interest rate with a floor of 5%, maximum increase of 1% per adjustment in February and August, with a maximum rate of 12.75%). The finance charge begins to accrue on the date each advance is posted to the Credit Limit and accrues for each day the balance remains unpaid. \$100 per month minimum payment, \$5000 minimum advance must be taken at closing, \$500 minimum subsequent advances, first three advances per quarter are free; \$5.00 per additional advance. Available for existing Skyward CU Home Equity Loans with \$5000 advance, on available credit. Please consult your tax advisor regarding the deductibility of interest. Primary residence only. Other limitations may apply. Limited Time Offer.

## Staff Spotlight



**Allison York**  
Loan Processor

### **When did you start at Skyward?**

I started on October 31st, 2016. My friend that works across the street told me I should wear a costume for Halloween because everyone dressed up here, but I thought he was

trying to prank me on my first day. I showed up in a suit and everyone was actually in costume!

### **What do you like best about working at Skyward?**

Skyward has been a fantastic place to work, and has really let me grow in my career. They encourage you to learn as much as you can about how the credit union works, and encourage you to develop your own path within the organization.

### **What do you like to do when you aren't working?**

I play piano regularly in a 20 piece jazz band called the Senseney Aerotones Jazz Band, as well as with a few other groups around town. It keeps the chops up! Otherwise, I usually spend time with friends or with my pets at home.

### **What are your three most memorable life events so far?**

I think my biggest life event was moving to Lviv, Ukraine,

to finish my master's degree at Ivan Franko University. I had worked abroad before in Dublin, Ireland, but this experience completely changed my outlook and appreciation on life. My second event was probably the night a political candidate I had worked for in college won office, it was amazing to feel all of our team's hard work pay off. The third was being at my mom's doctor's appointment when they told her she was officially in remission from breast cancer, it was an incredible feeling of joy for our whole family.

### **What is your motto?**

"Appreciation is a wonderful thing. It makes what is excellent in others belong to us as well." I try to always show my appreciation for others, and really show gratitude for all of the opportunities I have been given by not wasting a moment.

### **What's your favorite piece of financial advice?**

"Make education your priority". It doesn't really seem like financial advice, but I find understanding how my financials work and making sure I educate myself on what I need and why, really does lead to better financial stability.

## Branch Locations

### 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

### Northwest Wichita

CU of America  
13th & Maize

### Northeast Wichita

MidAmerican CU  
K96 & Webb Rd

### Southwest Wichita

Credit Union Center  
31st St S & Meridian

### Independence, Kansas

Independence Branch  
One Cessna Blvd

Federally  
Insured  
by NCUA



## Dates to Remember:

APRIL						
Su	Mo	Tu	We	Th	Fr	Sa
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						
Su	Mo	Tu	We	Th	Fr	Sa
		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						
Su	Mo	Tu	We	Th	Fr	Sa
					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

**April 17, 2018:** Credit Score Enhancement Seminar

**April 26, 2018:** College Planning 101 Seminar

**June 16, 2018:** Play on a Plane at Kansas Aviation Museum

## Holiday Closings

**May 26 & 28, 2018:** Memorial Day

## Credit Score Enhancement Seminar: April 17, 2018

Free Credit Reports and Scores for Attendees - Reservations Required

You are invited to join us for our Credit Score Enhancement Seminar on Tuesday, April 17th, 2018, at 5:00pm. After a brief introduction and 45-minute presentation, loan officers will be available for one-on-one counseling to assess your credit report and discuss ways to improve it. Advance registration is required so that we may pull your credit report in preparation for your private counseling. There is no cost for the class or credit scores.

Please call Sarah at 833.759.1941 to register for the class. Class size will be limited, so call today.



**Our phone number has changed! Reach us at 833-759-1941.**

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