

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:

OCTOBER						
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			

NOVEMBER						
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	

DECEMBER						
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					

October 19: International Credit Union Day

October 23: Credit Score Enhancement Seminar

November 1: Email Holiday Loan Deferment Forms

November 3: Christmas Club Savings transfer to Regular Savings

Holiday Closings

Thanksgiving: November 22-24

Christmas: December 22-25

New Years: December 29, 2018 - January 1, 2019

IMPORTANT INFORMATION REGARDING YOUR VISA-BRANDED DEBIT CARD

Visa requires Skyward Credit Union (Skyward) to notify you annually regarding use of your Visa Debit Card on a PIN-Debit Network (a non-Visa network) without using a PIN. In plain language, Skyward allows you to use your Visa Debit Card to pay bills online and over the phone without using a PIN number. As a result Visa requires the credit union to inform you of the following:

Skyward uses the STAR Network to process transactions that you may initiate over the phone and on the Internet.

Examples of these types of transactions that you perform are paying your gas bill over the telephone or paying your phone bill on the internet.

When authorizing transactions you may be asked how your name appears on the card, your address, and the three digit security code on the back of the Visa Debit Card. This is how your identity is verified.

Because these transactions do not use PIN numbers Visa does not accept liability for these transactions. This does not mean that you as a consumer are not protected when using your Visa Debit Card. Financial Regulation E offers you protections when using your Visa Debit Card to pay bills online or over the phone.

By monitoring your statements and informing Skyward of unauthorized transactions, your liability can be reduced.

Skyward reminds you to review your monthly statements and take measures to guard your PIN number and prevent unauthorized use of your Visa Debit Card.

SKYWARD

CREDIT UNION

Aim higher.

September 2018

FAST APPROVALS & SERIOUS SAVINGS

Refinance and get up to
\$500 cash back

and

No payments for 90 Days*

Rates as low as
3.34% APR*

skywardcu.com

*APR = Annual Percentage Rate. Offer good on vehicle refinances from other financial institutions. Cash back bonus not available for existing Skyward vehicle loans. May not be used in conjunction with other offers. Minimum loan amount \$8000.00; interest will continue to accrue during the 90 days with no payment. Maximum cash back bonus is \$500. Bonus will be available to you when the loan is approved and funded. If loan is closed before 120 days, cash back will be added to payoff of loan. Skyward reserves the right to end or alter the promotion at any time. Subject to credit approval. Terms may vary.

Board of Directors

Holly Dixon, Chair
Rusty Johnson, Vice Chair
Phil Chronister, Secretary/Treasurer
Kim Anderson, Director
Jeff Dowden, Director
Darrell Elkinton, Director
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Mike Langston, Chair
Mike Irvin, Secretary
Jim Mendenhall, Member
Tracie McIntire, Member
Thomas Butherus, Member

Find Your Platinum Lining

Why do millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve the communities and lives of their members. On October 18, 2018, join credit union and financial cooperative members around the globe in celebrating 70 years of International Credit Union Day®.

Visit us at Skyward Credit Union and celebrate with your fellow member owners!



President's News

MILESTONES

I am pretty certain that if you would have told the handful of Cessna employees that formed the credit union in 1941, that one day the credit union would end up loaning out over \$1 billion dollars, they would have thought that was impossible.

That was an unimaginable number back then and it's still a pretty big number today. To give you a visual representation, a stack of one billion one dollar bills would be 68 miles tall! That's a big milestone.

First, thank you for trusting us with your borrowing needs throughout the years. We're proud to have provided a means for members to buy a dependable car to get to work, purchase safety gear, and get their pilots license or a new rating. We have financed education for employees and/or their kids. We've also loaned money to folks in Orlando and Texas when hurricanes hit.

We have loaned money for fun things too, like a boat or camper, or that once in a lifetime trip. We have been there for our members for every milestone; from starter homes to larger homes, and bigger vehicles that hold three car seats. We've grown right alongside our members and their families.

More than money, being a member comes with knowing you can trust us to give you our best. We provide advice and education because we want to be your trusted financial partner for life.

Through the years, my purpose has been to do what's best for our members. Helping members improve their financial lives is what we are here for. We want to help you be able meet your needs and reach your dreams.

Kevin Wilmoth
President

Tips for keeping your password secure:

Don't reuse your passwords. If you're using the same password across email, shopping, and other websites holding sensitive personal data and one of those experiences a breach, you've now exposed the other services to the risk of being breached as well.

Don't write your passwords down. It can be tempting, especially in the workplace, to keep track of passwords the old fashioned way, but these are easily discovered.

Don't share your passwords. This one is obvious, and if you must share, change it as soon as possible.

Congratulations to Kyle Edwards for winning \$500 from the National Save to Win sweepstakes. Also, congratulations to Cindy Russell, Bruce Campbell, and Anthony Thompson for being our monthly \$50 prize winners! Every \$25 Save to Win deposit is another chance to win up to \$5,000! Visit skywardcu.com/savetowin to learn more.

*Official account and prize entry rules, and a complete list of prizes are available at skywardcu.com Void where prohibited by law. Federally insured by NCUA.



Anthony Thompson



Cindy Russell



Bruce Campbell

Staff News

We have new smiling faces at our branches. Terika Chambers is joining the team as a teller at the Mid-Continent branch in Wichita, and Deidra Schild is ready to serve you at our Independence branch. Stop on by and welcome them to the family.



Understanding Your Credit Score

Have you ever wondered what kind of factors make up a credit score?

Credit Score Enhancement Seminar: October 23, 2018

Free Credit Reports and Scores for Attendees - Reservations Required

You are invited to join us for our Credit Score Enhancement Seminar.

When: Tuesday, October 23, 2018, at 5:00pm

Where: Skyward Credit Union, 4 Cessna Blvd.

We will cover the basics of what contributes to a credit score calculation, what credit scores mean, how they impact your ability to get a loan, and tips on how you can improve your credit score.

After the presentation, loan officers will conduct one-on-one counseling for assessment of members' individual credit reports. 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 316.425.0961 to register for the class. Class size will be limited, so please call today.



Staff Spotlight

Kourtney Fritze

Member Service Representative

When did you start at Skyward?

2013

What do you like best about working at Skyward?

The people, my awesome co-workers and the members

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

I love to read, go on walks, crafts and hanging out with my husband and dogs.

What are your three most memorable life events so far?

My wedding day, snorkeling in Cozumel, and going on a cruise

What is your motto?

Be yourself, work hard, don't be afraid to be silly, and always be kind.

What's your favorite piece of financial advice?

Don't forget to save, because something unexpected always comes up. And, try to follow a budget.

VA and FHA Home Loans Now Available at Skyward

Skyward Credit Union is proud to announce we now offer Veterans Administration (VA) and Federal Housing Administration (FHA) loans. Visit skywardcu.com for more information, or call one of our mortgage specialists at 833.759.1941.

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, Supervisory Committee, or Credit Committee? If so, please contact Board Chair, Holly Dixon, 316.517.7618, or Skyward President, Kevin Wilmoth, at 316.425.7044.

Holiday Loan Deferment Cards Will Not Be Mailed

Deferment forms will be sent by email to our members with loans around November 1st. If we don't have your current email address on record, you can log into NetTeller and update it under: Other Services. Also, you can stop by one of our branches or give us a call at 888.759.1941.