



Tap Into Your Home's Equity

3.99% APR* on a Home Equity Line of Credit
Until April 1, 2020

No Closing Costs!



NMLS #401957

*Annual Percentage Rate. 3.99% APR introductory offer available for new loans and existing Skyward Home Equity loans with \$5000 advance if available limit. No closing or application fees. Subject to credit approval, property valuation, membership, and other restrictions may apply. Primary residence only. Rate effective until 4/1/2020 then adjusts to current rate (current rate as of 3/1/19 is 5.50% APR up to 80% loan to value and 6.25% APR on loans up to 90% loan to value). Rate is 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 13.25% APR. The finance charge begins to accrue on the date each advance is posted to the credit limit and accrues each day the balance remains unpaid. \$100 monthly minimum payment. \$5000 minimum advance must be taken at closing. \$500 minimum subsequent advances; first three advances per quarter are free then \$5 per additional advance. Please consult your tax advisor regarding the deductibility of interest. Limited time offer.

President's News

WOW, WHAT A NOVEL IDEA!

A large bank is advertising on television that they are "reimagining banking." They are now offering checking accounts with no monthly fees. Wow, what a novel idea! We have been offering that to our members for over 20 years.

What else do we have to offer?

- 24/7 access to your accounts online and on your smartphone
- A credit card with a low rate, no cash advance or balance transfer fees and 1% cash back
- Deposit checks with your smartphone
- Low loan rates, and competitive deposit rates
- Over 5,100 shared branches nationwide to access your account
- Free eAlerts to monitor your account and electronic statements
- 30,000 fee free ATM's nationwide
- And you can open your Skyward account online or on your smartphone

However, I am preaching to the choir! If you are reading this, you are already a member and probably use several of our services. But there is a bigger difference! You! You own the credit union, and we care about making your financial life better. Tell your family and coworkers about the advantages of being a member of the Skyward family.

Kevin Wilmoth
President

College Planning 101

How to Prepare, Pay, and Stay in College

FREE SEMINAR

5:00 PM, Wednesday, April 10th

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

RSVP by emailing memberservices@skywardcu.com
or calling Sarah at **833-759-1941** or **316-425-0961**



You Dream It. We'll help make it happen.

7.99% APR* Signature Loan Special

*Annual Percentage Rate. New signature loans only. Offer does not apply to refinances of existing Skyward loans. Subject to credit approval, Membership and certain other restrictions apply. Does not apply to any other unsecured loans and cannot be used in conjunction with other offers. Minimum loan amount \$1000. Maximum term is 36 months. No application fees. Promotion ends 4/30/19.

Stay safe out there.

Check out the latest information on cyber security at:
skywardcu.com/security-knowledge

A Better Way to Repay Your Student Loans

Are you juggling multiple costly student loan payments every month? Let Skyward help streamline your debt with our student loan refinancing solution! Our student loan refinancing option comes with:

- Competitive interest rates
- Loan limit up to \$100,000
- Flexible repayment terms to fit your needs
- No origination fees or prepayment penalties
- Easy online application and instant credit decision
- A relationship with a local, not-for-profit lender you can trust

Visit skywardcu.com/student-loans to learn about our student loan program!



Understanding Your Credit Score

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

Credit Score Enhancement Seminar: APRIL 25, 2019

Free Credit Reports and Scores for Attendees - Reservations Required

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

When: Thursday, April 25, 2019, 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 score reports.

RSVP by emailing memberservices@skywardcu.com
or calling Sarah at **833-759-1941** or **316-425-0961**



Staff Spotlight

Carla Stockstill

Member Service Rep/Loan Processor

When did you start at Skyward?

April 9th, 2013

What do you like best about working at Skyward?

I like the relationships I have with all coworkers and the members. I feel we are all one big happy family.

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

I enjoy watching NASCAR and spending time with my family.

What are your three most memorable life events so far?

The birth of my 2 daughters, the birth of my granddaughter, and marrying my husband – even if it involved having me move 4 times.

What is your motto?

To always treat people the way you would want to be treated.

What's your favorite piece of financial advice?

To save money because you never know when you will need it.

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						
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 27, 2019: Memorial Day

Events:

April 10, 2019: College Planning 101 Seminar

April 25, 2019: Credit Score Enhancement Seminar

Save the Date!

YOUTH EDUCATION PROGRAM

What: Free Interactive Personal Finance and Budgeting Seminar for Ages 16-18

When: June 29 from 9:30am – 12:30pm

Where: Prospect Building (orientation building)

Pizza will be served at the end of the program. Bring a friend and you'll each get \$5!

For more information visit skywardcu.com

Staff News

Our newest teller at the Independence Branch is Madison Freeman. Help us welcome her to the credit union!

Board of Directors

Holly Dixon, Chair
Rusty Johnson, Vice Chair
Phil Chronister, Director
Kim Anderson, Secretary/Treasurer
Jeff Dowden, Director
Darrell Elkinton, Director
Wanda Scott, Director

Supervisory Committee

Link Newton, Chair
Jenny Faust, Member
Roy Aycock, Member

Credit Committee

Mike Langston, Chair
Mike Irvin, Secretary
Jim Mendenhall, Member
Tracie McIntire, Member
Thomas Butcher, Member