



Aim higher.

January 2020

Winning Together

WHAT: Skyward Annual Meeting
Followed by dinner and dance

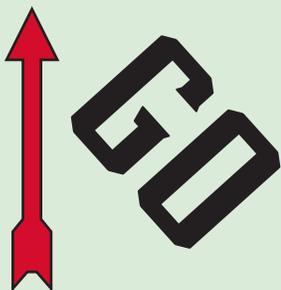
WHEN: February 15, 2020

WHERE: The Cotillion

TIME: Doors Open at 5:30pm

AGES 2-5: \$1/ticket **AGES 6+:** \$6/ticket

Tickets sold at all Skyward Branches.



President's News

A Resolution You Can Keep

It's a new year, and many of us make resolutions to make changes this new year. I want to give you an idea for a resolution you can make in 2020.

Every year around the holidays we offer a special loan to help with holiday spending. After the holidays, many are carrying holiday purchases on their credit cards.

With all of the recent changes we have made to our website, online banking and mobile app, it's easy to overlook some of our basic products that are not as flashy but can really help you.

One of those products is our Christmas Club savings account. It's designed to enable you to save for your holiday spending at the end of the year instead of taking out a loan. The money is transferred to your regular savings account in early November so you can be ready for the holiday season. If you set up \$25 a week to go into it, you can have about \$1,000 by November, and we pay a better rate than on our regular savings.

To set up a Christmas Club account, just stop by one of our branches or go online to open the account. Set up your automatic transfer and start saving for the holidays. It's a resolution you can set on auto pilot and enjoy the results at the end of the year.

Kevin Wilmoth
President

IT'S YOUR CREDIT UNION . . . ELECT YOUR BOARD OF DIRECTORS!

Enclosed with your monthly statement is a ballot for the election of your Board of Directors. This is your opportunity to choose individuals to represent your interests and guide the future of the Credit Union.

The Board meets monthly to review and establish policies, declare dividends, develop strategic direction, and more. Please consider your choices thoughtfully. Mark your votes, fold and tape with the pre-addressed side out, and drop in the mail. Ballots must be received by January 17th, 2020.



Staff Spotlight

Sarah Duhon

Senior Loan Processor

When did you start at Skyward?

October 2008

What do you like best about working at Skyward?

Helping our members and the team I work with.

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

Spend time with family

What are your three most memorable life events so far?

Watching my kids grow and succeed with their goals. The year of 80's rock concerts. Getting thrown into the pool on my wedding day.

What is your motto?

If better is possible then good is not enough. Don't adapt to the energy in the room; influence the energy in the room.

What's your favorite piece of financial advice?

Don't live outside of your means and save for a rainy day. You never know what life will throw your way.



Staff News

We've added several new staff members over the last few months. Audra Brunner, Stacy Bole, Tyler Phillips, Jakala Thomas, Ashlyn Lewis, and Esbeide Ortega have joined the team as tellers. Patrice Gilmore, Lisa Adams, and Natalie Martinez are ready to help you from our new contact center. Victoria Ruvalcaba has joined the Information Technology team, and Karen Johnson has joined our accounting department.



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as your Home!**

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mortgage today at**

SKYWARD
CREDIT UNION



LONG-TERM CARE PLANNING SEMINAR

Presented by **David Landwehr**,
CLTC, RIA, with LT Care Solutions

When:
Tuesday, January 28th
and Thursday, January 30th at 5:30pm

Where:
Skyward Credit Union, 4 Cessna Blvd.

The workshop will cover:

- How to protect against Medicaid Estate Recovery
- Benefits available to Vietnam veterans and spouses
- How to leverage assets when self-insured
- How to protect your assets and still receive Medicaid while in a nursing home
- How to double or triple your income to avoid liquidating assets
- Important information about Medicare choices

Space is limited. Please RSVP to Megan at mdominguez@skywardcu.com by January 24, 2020.

Watch Out For Sneaky Phishing Subject Lines

It's a jungle out there in Email Land. Phishing tactics and attacks keep improving and subject lines are getting more difficult to figure out what's real from what's not. Hackers make a point of knowing what email phishing subject lines work, and they're not afraid to use them. Since 92.4% of malware is delivered via email, compelling subject lines are a huge first step for phishing campaigns. They play on our emotions, curiosity, and overall human nature. Crafty subject lines are designed to grab our attention and trick users into opening the email. Once it's opened, it likely has attachments full of malware or links to a fake website, or both. Knowing more about hacker-favorite subject lines is a great way to avoid falling for them.

Socially engineered phishing gives hackers an "inside track" to more successful results. Hackers troll social media sites of individuals and businesses. Information like names, interests, places of work, and job titles are great subjects for getting someone's attention. If an email subject seems more legitimate because it targets your interests specifically, don't be surprised; it was designed that way. Corporations that continue to be spoofed or faked in emails include LinkedIn, Amazon, Google, PayPal, Dropbox, Wells Fargo, and Chase banks. Should you receive an email claiming to be from a trusted source, rather than follow the email, go to the official website by typing the URL yourself. If the company truly needs you to verify information or supply other details, you'll be able to answer the request on the legitimate site in your account profile.

Being aware of just how much and what type of information you post online can save a lot of headaches and heartaches. Before you post, ask yourself if the information can be used for phishing subjects and email content. Know that hackers are trolling online, and they jump on details they can use to lure you. Giving clues or just plain TMI (Too Much Information) can be used against you, especially in an email subject line. Always remember the power to delete a message with any questionable subject line or if there is the slightest doubt about the sender is best met with a swift trip to the trash bin.

Content provided by Stickley On Security. Additional information can be found at Skywardcu.com. Click on "Resources" then "Security Center."

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:

January						
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	

February						
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

March						
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				

January 17, 2020:

Board Election Ballots Due

February 1, 2020:

Aim Higher Scholarship Applications Begin

February 15, 2020:

Annual Meeting

March 27, 2020:

Aim Higher Scholarship Applications Due

Holiday Closings

January 20, 2020:

Martin Luther King, Jr. Day

February 17, 2020:

Presidents' Day

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 Aycocock, Member

Credit Committee

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