



Aim higher.

April 2020



# Unlock Your Equity

**2.74% APR\***  
*Until April 1, 2021*

**on a Home Equity Line of Credit**

**No Closing Costs**

Annual Percentage Rate. 2.74% 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 4/1/2021 then adjusts to current rate (current rate as of 2/1/2020 is 5% APR up to 80% loan to value and 5.75% 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 12.75% 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.



NMLS #401957

## President's News

### What will you leave behind?

A good friend of mine recently lost his wife due to an unexpected illness. They enjoyed a good life together, but I wish they could have had more time to enjoy each other in their retirement years.

It made me think about the balance we have to keep between planning and saving for the future, versus living life today. It also made me remember what is really important is family and relationships. Few people leave some major financial legacy where they get their name on a building at a college campus. For most of us, our legacy will be in the memories we created with our children and grandchildren.

What matters most are memories made, and the little things we did to help people on an individual basis. Spending quality time with family and friends is very important, not only for your legacy, but just enjoying life today. Hugs and encouraging words make a positive difference.

My friend's wife left a legacy of being a good mom, grandma, and giving back to her community. I will be very happy if my legacy is like that, being a good dad, grandpa, and knowing I helped people in need in my community.

## STAFF SPOTLIGHT

### Kennedy Towne

#### Support Specialist

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

I started at Skyward at the end of November 2018.

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

Honestly it is the people. Knowledge share is huge here. Everyone is willing to help and teach others. To me that is a huge asset in a workplace.

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

I enjoy watching anime and movies, playing games with my husband, and of course loving on my cats!

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

- 1) Moving to Wichita (my senior cat took the move very well!).
- 2) Marrying my best friend in the park in a yellow dress.
- 3) A strap on the gas tank of my older car gave out the day before we were going in to sign an auto loan to purchase a repo from Skyward...what a week that was.

##### What is your motto?

"Its just hair, it'll grow back."

Or if you are asking my co-workers its "Meeow.."

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

Invest when you are able, make that money work for you!



## Record low rates! Refinance today!



NMLS #401957

## Staff News

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



- No payments for 90 days
- Rates as low as 2.89% APR
- New - Used - Refinanced



\*Annual Percentage Rate. Subject to credit approval. Rates, terms, and conditions are subject to change and may vary based on creditworthiness, qualifications, and collateral conditions. Offer only available for the purchase of new/used vehicles or the refinancing of vehicles from other financial institutions. New money only to qualify for promotion. Interest accrues during the no payment period. May not be used in conjunction with other offers. No application fees. Membership and certain other restrictions apply. Limited time offer.

# Importance of Unique Passwords

By now, most everyone knows a unique and strong password is a vital part of keeping cybercriminals from entering online accounts. Yet for all the secure password reminders out there, humans still gravitate toward the familiar and easy choices.

Cybersecurity experts know that when websites and online accounts get hacked, the bad guys don't hesitate to post stolen passwords, usernames, and email addresses on underground sites. Anyone who knows where to look can find them. Cybercriminals have no shortage of ways to exploit stolen passwords, and there's no reason we should help them.

One favorite hacking tool is "credential stuffing" passwords. When crooks begin trying or "stuffing" the same stolen password on a user's other accounts, chances are they'll have a winner. That's why security professionals keep going on and on about having unique credentials for every website. It truly is important. So, follow good login credential practices. Create unique

and strong passwords for every site.

Our Online Banking uses two-factor authentication (2FA) making our members financial information more secure. It's a simple way to verify it's really you trying to log into an account. 2FA adds an additional layer of security to the authentication process by making it harder for attackers to gain access to a person's devices or online accounts because knowing the victim's password alone is not enough to pass the authentication check.

If 2FA is available on other online apps you use, protect yourself and always opt to use it whenever it's available. And remember, if you write down passwords to remember them, always keep them in a very safe place that is not on your computer or mobile device.

Additional information can be found at [www.skywardcu.com](http://www.skywardcu.com). Click on "Resources" then "Security Center".



## Tax Time Relief

### 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 04/30/2020.

## Credit Score Enhancement Seminar: April 30, 2020

### UNDERSTANDING YOUR CREDIT SCORE

**FREE CREDIT REPORTS AND SCORES FOR ATTENDEES - RESERVATIONS REQUIRED**

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

**WHEN:** Thursday, April 30, 2020, 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.



## 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 refinance solution! Our student loan refinance 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 lender you can trust

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

# 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

## 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 25, 2020:** Memorial Day

## Events:

**April 30, 2020:** Credit Score Enhancement Seminar

# Make your voice count!

The election year is shaping up to be an exciting one. This year Skyward is asking everyone to please support candidates that encourage and protect the cooperative status of credit unions in the state of Kansas. As a Skyward member-owner, it is important to ensure your voice is heard.

We take pride in participating in our local communities by empowering the financial well-being of all our members. But what happens in Topeka and Washington D.C. has a big impact on our ability to keep our members and our local economies moving forward. The issues we face are neither red nor blue, however they affect everyone's opportunity for a secure and successful financial future. That's why it is so critical to participate in our democratic system by exercising your right to vote.

You can check your registration status, register to vote, request an early or absentee ballot, or find your polling place at [www.CreditUnionsVote.com](http://www.CreditUnionsVote.com). We hope you will check it out.

As a credit union member, you have a powerful voice. It's up to you to use it!

### 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 Butherus**, Member