

# SKYWARD

CREDIT UNION

Aim higher.

July 2020

## SCRATCH AND SAVE

**AUTO LOAN RATES TO SMILE ABOUT**

**WIN** ■ *\$150 cash back*  
**UP TO:** ■ *1% APR\* off*

**90 days, No Payments!**  
**Get pre-approved today!**  
**Apply online.**

**New/Used/Refinance**



\*Annual Percentage Rate. Present valid postcard at the time of application to receive discount and cash back with approved and funded loan. 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. Minimum loan amount \$5,000. Rate floor is 2.59%. 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. Odds of Savings - 90 days to first payment - 100%; Cash Back - \$75 - 60%, \$100 - 30%, \$150 - 10%; APR Discounts of 25%, 50%, and 1.00% are distributed randomly on cards with no set probability. Promotion ends 7/31/20.

# President's News

WOW!!! What a long strange trip it's been.

COVID-19 rocked our world a bit. Thank you for your patience as we worked through the challenges of protecting you and our staff from the virus, while finding ways to meet your financial needs. Staff adapted and so did you. Our new call center kicked into action and more of you discovered the ability to use our online services to deposit a check, make a payment, and apply for and close a loan. We found we could take care of about 99% of all your needs through those channels and the drive-thrus.

Then there were the furloughs that impacted many of you. We jumped into action and deferred payments to help you. The loan staff processed the deferrals quickly. We are here to help our members through financial difficulties.

While all of this is going on, we are still planning for the future. We are implementing new technology, in the third quarter, that will make it more convenient to talk to someone in the credit union, whether you want to get a loan, open an account, or take out an IRA. We are also in the process of opening a new Skyward branch at 13<sup>th</sup> and Maize Road in Wichita. This is where the largest number of you, our members, live. Construction will begin this summer.

We are here to be your trusted financial partner today and in the future.

Kevin Wilmoth  
President

## New Northwest Wichita Branch

Skyward Credit Union has purchased a building located at 10315 W 13th St N, with plans to open a new branch to better serve members in northwest Wichita. The branch will be approximately 3,200 square feet and is conveniently located at the corner of 13th Street N and Maize. The drive-thru will be equipped with interactive teller machines (ITMs), providing a quick and easy way for members to make withdrawals and deposits as well as have live face-to-face interactions with tellers from the convenience of their cars.

“We’re looking forward to the opportunity to provide expanded services to our members who live, work and shop in northwest Wichita,” said Skyward President/CEO Kevin Wilmoth. “With help from Will Harmon of Keller Williams, we were able to find a great location to expand our presence in the northwest part of Wichita, where our largest number of members live.”

Pending construction timelines, the ITMs will be functional by the end of the year and the new branch will be open by Spring 2021. Federal Construction of Springfield, Mo, has been retained to design and coordinate the remodel of the branch.

## College Prepped with Skyward Credit Union: Clear Guidance & Flexible College Funding

Given the uncertainty of whether colleges will re-open this fall for in-person classes, many families are facing difficult decisions in the coming days and weeks. Skyward Credit Union can provide clear guidance and flexible college funding solutions. We've got your back.

- **RESOURCE HUB:** With information ranging from college planning during the pandemic to advice on negotiating with a college for more financial aid, our hub is full of helpful, relevant information at [skywardcu.studentchoice.org/resources](http://skywardcu.studentchoice.org/resources)
- **FLEXIBLE COLLEGE FUNDING:** Apply now, borrow later. We know that determining your fall college funding needs may be a challenge. Don't worry – with our private education line of credit, we've got you covered. Even if you're unsure of the college you'll be attending or the exact loan amount you may need, you can establish your private education line of credit today. Then, once your plans have been finalized, you can come back to request the exact funding you need. Find a loan at [skywardcu.studentchoice.org/find-a-loan](http://skywardcu.studentchoice.org/find-a-loan)
- **PERSONALIZED SUPPORT:** Our College Access & Repayment Counselor can provide personal, one-on-one consultation for all of your financial aid questions. Whether you're a parent, high school student, or college graduate entering loan repayment, our counselor can walk you through the necessary steps to make smart decisions about paying for college – and beyond.



# Make Life More Rewarding



Earn **1.5%**  
**Cash Back**  
**+ 5,000**  
**Bonus Points**

\*Annual percentage rate is variable and is indexed to the WSJ Prime Rate plus 5.00%-13.00%, based on your credit worthiness. The maximum annual percentage rate is 24.00% APR. Annual percentage rate can adjust without notice monthly based on the WSJ Prime Rate. Membership and certain other restrictions apply. Must spend \$500 in the first 90 days to receive 5,000 bonus points.

# STAFF SPOTLIGHT

**Patty Cadle**

**Member Service Representative**



**When did you start at Skyward?**

July 2013

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

The people I work with.

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

Spending time with my kids and grandkids.

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

Going on a cruise in Hawaii

Becoming a Memaw

Buying a house

**What is your motto?**

Strive to be the best to myself and others by example

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

Never give your account information to anyone unless you are 100% sure it is legit.

## Digital Hygiene

In these uncertain times, staying smart about personal health is necessary to fight coronavirus (COVID-19). But we also need to stay smart about cybersecurity. True to form, cybercriminals are doing everything they can to lie, cheat, and steal their way onto your device and into your personally identifiable information (PII). Stealing finances and identities are nothing new for hackers, but what is new is the voracious rate at which they are using COVID-19 as a cover for fraudulent activity.

A recent study by Check Point Research shows a 10x increase in the average number of new, registered domains since the end of February. It also finds thousands of new websites are popping-up overnight with coronavirus-themed domains, and these are 50% more likely to be malicious. Hackers are capitalizing on COVID-19 virus fears with dramatically increased email phishing attacks, malware-laden attachments, and bogus links to compromised websites. At a time when people are vulnerable to deception, there's one thing we can be sure of—cybercriminals are working overtime.

### What You Can Do:

- Use only trusted sites, such as official government websites for COVID-19 information. Never click an email link for any website and be sure to type-in the official site name yourself, using caution not to make typos.
- Beware emails and files from unknown senders. Bogus links abound in phishing emails and lead to fake sites that steal data, even though they may look legitimate. Always check the sender's email address for authenticity, misspellings, and anything that looks suspicious or out of place. Avoid those emails asking for PII, passwords, and account numbers. Go directly to the site yourself to see if your PII is truly needed.
- Keep all devices and software up to date, including using anti-virus software. Make sure your device is always running the latest software, including applying system security patches as soon as they are available.
- Beware of any emails tugging on fears and emotions, over-promising, or offering news that sounds too good to be true.
- Verify senders are legitimate, as hackers love to steal contact lists and pose as trusted sources.
- Do not follow links or open attachments. They can be loaded with malware and can take you to a fake website that looks like the real thing. The bogus web pages are designed to steal your personally identifiable information (PII). Instead, verify and type in the real domain name yourself.
- Carefully check URL's for tricky misspellings, as well as the email content for bad grammar and typos. Hackers may be a slippery bunch, but they're not known for their writing skills.
- Avoid using public Wi-Fi, especially when making purchases or banking. Consider using a VPN (virtual private network) for a secure connection or waiting until you get home to do sensitive tasks.

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

## CONGRATULATIONS

### 2020 Aim Higher Scholarship Winners



Alexis Cantrell



Ashlynn Esgro



Caleb Muglin



Olivia Moore



Catherine Madison



Collin Koester



Delaney Smith



Samantha Gleason



Kayla Jost



Kerry Broadus, Jr.



Mackenzie Martin



Skylar Burzinski

# 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:

July						
S	M	T	W	T	F	S
			1	2	<del>3</del>	<del>4</del>
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	

August						
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					

September						
S	M	T	W	T	F	S
			1	2	3	4
5	6	<del>7</del>	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

**July 3rd & 4th, 2020:** Independence Day

**September 7th, 2020:** Labor Day

## Protecting the Credit Union Difference

By joining Skyward Credit Union, you made the smart choice to protect your family's financial future.

Skyward is a not-for-profit financial cooperative owned by members like you. Because we are not-for-profit and owned by our members, credit unions are tax exempt.

We don't answer to Wall Street investors or worry about generating returns for stockholders. Credit unions are invested in local communities and local businesses-- not in the stock market. Our only concern is providing high-quality services and products to our members at the most affordable rates possible. That's why we return any gains to you through lower interest rates on loans and higher rates on savings.

The for-profit banks don't like our member-driven cooperative model and they fight against it at every government level. They are afraid of consumer competition from credit unions and of our

commitment to helping grow the middle class.

Nothing is more powerful to our elected officials than when they hear from their constituents. Your voice, as a credit union member, is more effective than any bank lobbyist, period.

To that end, we encourage you to study the candidates in our upcoming election. Please give your support to those that support credit unions by sending emails, writing letters, making phone calls and exercising your right to vote.

Thank you for being a member of Skyward Credit Union. Take your membership to the next level by helping us fight for the protection of credit unions. As one of 115 million credit union members across the country, your opinion matters.

To learn more about the credit union difference and the issues we face, go to: <https://www.skywardcu.com/member-advocacy>

### 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

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**Jenny Faust**, Member  
**Roy Aycock**, Member

### Credit Committee

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