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October 2020

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## WINNER DRAWN WEEKLY



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## President's News

### WE AREN'T SUPPOSED TO TALK ABOUT THAT!

I recently got to see a member I had not talked to for a long time. Given the current news cycle, the topic of politics came up, but she said, "We shouldn't talk about that." My reply was that politics is one of my favorite subjects, as long as we both have a live and let live attitude, we can talk. While there were some similarities in our thoughts, we were clearly on opposite sides of the fence on other aspects relating to our two presidential candidates today.

One of our founding fathers said, "Without civil discourse, there is no opportunity to correct error in thought." I would add that we need it to also just better understand each other too. Does someone have to agree with me 100% for us to get along? No! My wife and I don't agree 100% and we have been married 39 years.

My message to you is research the candidates, evaluate them based on your beliefs, and then GO VOTE for the one you feel like best represents your priorities!

In the end, my friend and I found something we could agree on. We decided to "agree to disagree," but we are still friends.

Kevin Wilmoth  
President

## Staff News

We have several new smiling faces at our branches. Trevor Newton, Cindy Finch, Emylee Thornton, Robin Mccoy and Allison Rariden have joined the team as tellers in Wichita. Ashlee Carr is our newest teller at the Independence branch. And, Tammy Bond has joined us as an Administrative Support Specialist. Help us welcome them to the credit union.

## Credit Unions are By the People, For the People

Since the formation of Skyward Credit Union as a not-for-profit cooperative in 1941, we have fostered the beliefs that people should get to keep more of their own money, Kansas money should stay in Kansas, and consumers should call the shots. These beliefs extend to the communities we serve and have impact on the lives of Kansans every day.

### The Effect of Credit Unions on the Economy and Financial Wellness of Kansas

<b>672,000+</b> Kansans belong to a credit union (nation-wide, 1 in 3 Americans are members).	<b>44%</b> registered voters in Kansas are credit union members.
<b>5,062+</b> Kansans are employed by credit unions.	<b>\$5.24 billion</b> in loans provided by Kansas credit unions for families, farmers and small businesses.
<b>\$132+ million</b> profits returned to credit union through lower rates on loans, better return on savings and direct dividends.	<b>More than 35,360</b> credit union families in Kansas benefited from financial education and counseling programs at no cost.

Representing a large constituency, members can make a difference in legislation that protects and regulates the credit union industry. Recently, credit union members have helped pass local and federal legislation for common sense regulation that expands lending opportunities, increases sensible risk management practices and supports protections for the financial health of all members.

But this work is not done.

This fall, our national General Election is an opportunity to vote for sensible candidates in your community and state that support the credit union difference.

Remember, you have a voice. But only if you use it.

To find the candidates for your district, go to: <https://www.creditunionsvote.com/>

DATA SOURCES: National Credit Union Administration Quarterly Call Reports | Credit Union National Association statistics, December 2019 | HCUA survey of Kansas credit unions, December 2019

## 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 the Election Committee Chair, Kim Anderson, 316.517.7601.



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NMLS #401957

# Coronavirus-Themed Hacking

## RELENTLESS CYBERATTACKS STRIKE A HISTORIC PACE

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

Security experts believe the world is experiencing a cyber-history event, but it's for all the wrong reasons. The coronavirus (COVID-19) pandemic is giving cybercriminals a reason to get into hyper-mode. They're responding to the present health crisis with an acceleration of attacks using a single theme (coronavirus) like never before in our digital history. Fraudulent phishing emails, text and voice messages focusing on COVID-19 are coming from all sides. They also include attacks using vital industries like critical healthcare, manufacturing, and pharmaceuticals as bait for their crimes. Offers for COVID-19 cures and vaccines, the availability and sale of scarce items, and bogus news updates on social media are in high gear. Cybersecurity experts are concerned about the relentless volume of these duplicitous attacks and for the countless victims who fall prey.

Staying cybersafe during this pandemic is absolutely possible, but it takes a super-heightened sense of cyber awareness and a double dose of common sense to stay that way. Below are important anti-phishing steps to use, especially at this most vulnerable time.

- 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.



**AT RIGHT:** Skyward Credit Union broke ground on Wednesday, September 9, 2020, celebrating the beginning of construction and renovation of a new Skyward branch. The 3,200 square foot building, located 10315 W 13th St. N., will be renovated into a branch designed to better serve members in northwest Wichita. 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. Pending construction timelines, the ITMs will be functional by the end of the year and the new branch will be open by Spring 2021.

**BELOW:** An architectural rendering shows what the new Skyward branch will look like.



## STAFF SPOTLIGHT



### David House

MEMBER SERVICES REPRESENTATIVE

#### When did you start at Skyward?

August of 2017

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

I like the fact that no two workdays are the same. Each day has new challenges to accept and overcome.

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

Reading, bowling, and here lately, packing (my wife and I are purchasing our first home).

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

My wedding day (it was 100 degrees that day),  
The day I graduated college (I split my pants getting out of my car),  
And if I'm being completely honest, the day I met "Weird Al" Yankovic

#### What is your motto?

Be able to laugh at yourself. It has taken me a while to be able to embrace the awkward moments that life throws at you.

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

Your credit score is more important than you think. Don't make a financial decision that you will regret for seven years.

# 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:

October						
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

November						
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					

December						
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	

**October 15:** International Credit Union Day

**November 3:** Christmas Club Savings transfer to Regular Savings

## Holiday Closings

**Thanksgiving:** November 26-28

**Christmas:** December 24-26

**New Years:** December 31, 2020 - January 1, 2021

## 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.

### Board of Directors

**Holly Dixon**, Chair  
**Rusty Johnson**, Vice Chair  
**Phil Chronister**, Director  
**Kim Anderson**, Secretary/Treasurer  
**Jeff Dowden**, Director  
**Darrell Elkinton**, Director  
**Roy Aycock**, Director

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**Jenny Faust**, Member  
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**Mike Langston**, Chair  
**Mike Irvin**, Secretary  
**Jim Mendenhall**, Member  
**Thomas Butherus**, Member