

SKYWARD

CREDIT UNION

Aim higher.

January 2022

No transfer fees

Transfer your balance.

0% APR* for 6 months



*0% Annual Percentage Rate (APR) for 6 months on credit card balance transfers posted on or between 1/01/2022 - 3/31/2022. The 6-month period begins with the first qualifying transaction. After 6 months, any remaining balance from this promotion will return to the individual cardholder's standard rate. See your credit card statement for further details.

PRESIDENT'S NEWS

A New Year

It's 2022. What do we know today? There are some good things and some unknowns. Rates are still low, so you can get a great rate on a new house or car. But we're not sure about the availability of new cars with all the supply chain issues. Computer chips are needed to build cars. Most new vehicles are pre-sold before they ever hit the dealership's lot. With limited new inventory, used car prices remain at all-time highs.

Real estate has eased some, but if you are in the market for a new home, you need to get prequalified so that when you find a property you like, you can get an offer in quickly.

Another good thing is Textron Aviation, our membership's primary employer, is going very strong with new products rolling out and orders going well into next year. That means stable employment for many. Overall, the Wichita area economy is going strong.

Another unknown is still Covid, with its new variants, and vaccines, and mandates. We all just have to manage through it.

The credit union managed very well through 2021 and, as a result, we paid a bonus dividend for the 11th consecutive year. You can count on Skyward to offer great loan rates, top-of-the-market deposit rates, and excellent service. Thank you for being a member of Skyward.

Kevin Wilmoth
President

Due to the current health climate, Skyward will NOT be holding its legendary Annual Meeting in February of 2022. We are sorry about having to cancel our large get-together, but the health and wellbeing of our members, their families and our staff is our top priority. Thank you for your ongoing support of the credit union.

Staff Spotlight

Audra Brunner

Teller Sr.

When did you start at Skyward?

I started at the end of May in 2019

What do you like best about working at Skyward?

I love my job here, there are never two days the same. Each day brings new challenges to face head on and overcome and that's what I love. There is always something to do, or to learn.

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

I enjoy spending time with my husband and dog. We like to take her for walks and hope to go hiking in the mountains next year. I also love going back to my parents, and spending time with my family and being on the farm. It gets us out of town, and back to our roots and we're able to do things we don't normally get to do.

What are your three most memorable life events so far?

1. Getting married is my number one. I found my partner, my best friend and confidant all in one person.
2. Going to Cancun for our honeymoon and parasailing. It confirmed that I want to try sky diving and going on a hot air balloon ride in the future
3. The last is probably when I got my dog. She's a sweet girl who's helped me get through some rough spots in life so far.

What is your motto?

You can never have too much caffeine.

What's your favorite piece of financial advice?

Start saving early, especially in your 401k. Even starting out small will save you more in the future. Every little bit will help.



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 19, 2022.



New FBI Warning-Trending Romance Scams Steal Money And Hearts

Romance scams are as old as affairs of the heart, and in today's online dating world, they've flourished. The desire to find a meaningful relationship without leaving your couch puts users at risk of losing money, sensitive information and maybe their heart, too. Over the past years, the FBI has dutifully kept us informed about the latest dating scam trends, how they work and tips to avoid them. Even still, these scams continue to explode on dating platforms worldwide.

With a huge boost from the pandemic, these scams are as frequent, up close and personal as online dating fraud can be. From January 1 to July 31 of this year (2021), the FBI's Internet Crime Complaint Center (IC3) received official grievances from over 1,800 victims of romance scams. Those complaints totaled losses of approximately \$133,400,000 to the lovelorn, ripped-off victims.

How These Love Scams Work

According to the FBI, scammers continue to abuse online attack vectors like dating sites and of course, social media. Once a love scammer gains a target's trust, they mention they have knowledge of a cryptocurrency investment or trading opportunity with substantial returns.

Through their online chats, the scammer gets the target to make an initial investment, typically by sending them to fake web pages showing great but false returns. Once the romance-hopeful transfers funds to the scammer, they are allowed to make a small "profit" withdrawal, a hook to steal even more money from now-convinced victim. It's the beginning of the end of what was never a beautiful relationship to begin with.

This scam is all about getting more trust and more money from the clueless victim. The victims invest in larger and larger amounts and are lied to about why they can't withdraw their profits. The scammer uses several ruses why the non-existent profits can't be withdrawn.

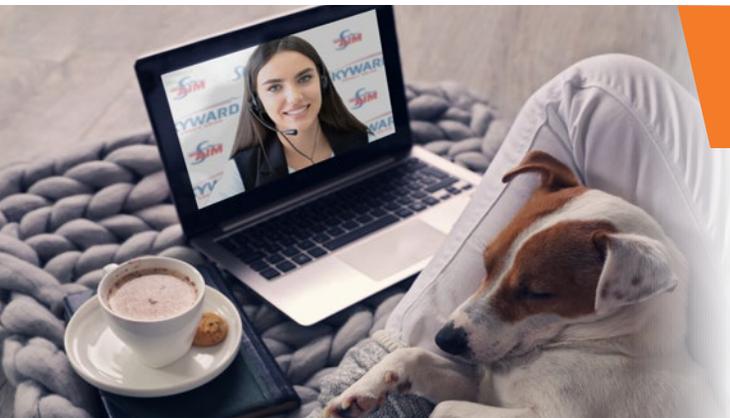
The scammer uses everything from tax problems needing more fees to be paid, the amount invested doesn't yet meet limits for a withdrawal, and other fabricated hiccups getting in the way of the victim getting their money. Scammers may also setup a fake "customer service" center that echoes their lies. Once a victim refuses to invest more funds (or may have lost them all to the scam) the love interest disappears and is never heard from again.

Tips To Protect Yourself

The FBI's IC3 Public Service Announcement warns about this trending love scam and posts tips on how to keep from becoming the next victim to lose their money and their heart.

- Never send money, trade, or invest per the advice of someone you have solely met online.
- Do not disclose your current financial status to unknown and untrusted individuals.
- Do not provide your banking information, Social Security Number, copies of your identification or passport, or any other sensitive information to anyone online or to a site you do not know is legitimate.
- If an online investment or trading site is promoting unbelievable profits, it is most likely that—unbelievable.
- Be cautious of individuals who claim to have exclusive investment opportunities and urge you to act fast.

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



Save Time. Skip the Trip.

- ❄ *Open Accounts*
- ❄ *Apply for Loans*
- ❄ *Make Payments*



Bringing the Branch to **YOU**

skywardcu.com/aim

*Ask for Details

Branch Locations

Maize Branch

10315 W 13th St. N
13th St & Maize

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



JANUARY						
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30	31					

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27	28					

MARCH						
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20	21	22	23	24	25	26
27	28	29	30	31		

Items of Interest and the Dates to Remember:

January 19: Board Election Ballots Due

February 1: Aim Higher Scholarship Applications Begin

April 1: Aim Higher Scholarship Applications Due

Holiday Closings

January 17: Martin Luther King, Jr. Day



Member Loyalty BONUS

Our 11th Year in a Row!!

Thank you for your loyalty. Check your savings account for your bonus!

Board of Directors

Holly Dixon, Chair
Roy Aycock, Vice Chair
Phil Chronister, Director
Kim Anderson, Secretary/Treasurer
Chad Rockey, Director
Darrell Elkinton, Director
Tyler Vredevoogd, Director

Supervisory Committee

Link Newton, Chair
Jenny Faust, Member
Tracie McIntire, Member

Credit Committee

Mike Langston, Chair
Mike Irvin, Secretary
Jim Mendenhall, Member
Thomas Butherus, Member
Amanda Bishop, Member