



Aim higher.

October 2021

13th & Maize Open House Celebration



Skyward Credit Union celebrated the opening of the new branch at 10315 W 13th St. N. (13th & Maize) on July 23rd. Hundreds of people enjoyed a fun evening with hamburgers and hot dogs, live music, Kona ice, inflatable slide, prize drawings and pie-throwing station for charity.

We look forward to serving the large number of members that already live, work and shop in northwest Wichita. They will now be able to enjoy a convenient, full-service branch with up-to-date amenities to take care of all their banking needs.

PRESIDENT'S NEWS

Technology with a Personal Touch

With the support of the board of directors, Skyward has invested heavily in technology to better serve our members over the last few years. Our members access their account through online and mobile channels over 7,000 times per day. While the world is moving towards being able to do everything on your mobile phone and through online services, our goal is to maintain a personal touch. When you come into one of our branches, you are greeted by a real person. If you want to do a teller transaction, you can visit with a teller. If you want to open a new account or apply for a loan at a branch, you are taken into an office that provides privacy, while you are connected with a specialist, by video, who can walk you through the process.

Our technology also allows you to set alerts, transfer money, make payments, and track your balances, all in the palm of your hand or on your home computer.

As we plan for possible contingencies with the pandemic, this technology allows you to be face to face with a Skyward employee from your home or office, making it safer for you and our staff. We are evaluating future enhancements that make it easier to you to manage your finances. Thank you for being a member.

Kevin Wilmoth
President

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 or Credit Committee? If so, please contact the Election Committee Chair, Chad Rockey, 316.515.5788.

Staff Spotlight

Victoria Ruvalcaba

IT Specialist

When did you start at Skyward?

My career at Skyward began in August 2019.

What do you like best about working at Skyward?

My favorite thing about working at Skyward is working with my co-workers and the constant new challenges I am faced with every day. Working here has allowed me to expand my skills and provides me with new opportunities. I always look forward to returning to work every Monday because I love my job.

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

Most of my time outside of work I spend with my family and pets. I love to teach my cat Waffles new tricks and play soccer with my dog Zach in the neighborhood park. Zach is now a thirteen-year-old border collie but still thinks and acts like he's a puppy. Besides that, I love baking and cooking. It is always fun to try new foods!

What are your three most memorable life events so far?

One of the most memorable moments in my life is when I graduated from Kapaun Mt. Carmel High School. I remember being so excited to finally have the chance to go out into the real world, but now I think it was a bit overhyped; I loved college life much better.

Another memorable moment was getting my associate degree in Cyber Security at Butler Community College. It was a bittersweet moment since I enjoyed my time there but had to part with my favorite professors.

I am currently in my last semester at Fort Hays University, working on my bachelor's degree in Technology Leadership. While I have not graduated yet, I know this will be my next most memorable life event.

What is your motto?

Don't stress yourself out with things you can't control or change.

What's your favorite piece of financial advice?

There is no such thing as extra money!

If you have any concerns or hesitation when talking to someone asking for financial information, contact Skyward for help. It is better safe than sorry!



Walk in *pre-approved*



NMLS #401957

Open your eyes to Skyward Credit Union

You Are More Than a Member; You Are a Part Owner.

Skyward Credit Union is owned by its members who use their services cooperatively. It's people helping people. As a member, your vote counts. And as such, members of Skyward elect a volunteer board of directors to set policies, approve budgets and help guide the credit union.

We Are Not-For-Profit

Credit unions operate to promote the well-being of their members. Profits made by credit unions are returned back to members in the form of reduced fees, higher savings rates and lower loan rates. Unlike a bank, our members don't worry about the cost and influence of shareholders



**DESIGNED FOR
PEOPLE,
NOT FOR
PROFIT.**

and paid board directors. Last year, Skyward Credit Union returned \$600,000 to our members in dividends directly to their accounts. In the state of Kansas, credit unions returned a total of \$77.5 million to their members. In 2020, Kansas credit union members saved:

- An average of \$203 per year on a 60-month new car loan.
- An average of \$210 on mortgage closing costs
- On average, 8% more on retirement (IRA) accounts

And KS members paid 15% less in share draft checking NSF fees (compared to bank customers).

Community Involvement

Our members have shared interests and our credit union is designed to help other members and our community. At Skyward we provide:

- Financial education to members and their families
- Support for non-profit local organizations
- Sponsorships for local activities, groups and community projects
- Advocacy for state and federal legislation that helps strengthen our members financially

The staff and board of directors at Skyward Credit Union appreciate and value your membership. Thank you for being a part of our credit union family!

(DATA SOURCES: Credit Union National Association, December 2020)

Independence Anniversary Celebration

Skyward Credit Union was proud to participate in the Textron Aviation Independence facility 25th anniversary celebration on Saturday, August 7. The anniversary celebration included factory tours, air show, car show, live music, games, food, raffle drawings and more. The Skyward table featured credit union swag, information and a raffle drawing for numerous great prizes.

Hundreds of Independence employees, their family members and guests attended the event. Skyward appreciates everyone who stopped by the booth and enjoyed talking with each person. The Skyward branch in Independence has been open and serving the community for the past 24 years.



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



10 OCTOBER						
S	M	T	W	T	F	S
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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						

11 NOVEMBER						
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14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

12 DECEMBER						
S	M	T	W	T	F	S
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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	

Items of Interest and the Dates to Remember:

October 21: International Credit Union Day

November 3: Christmas Club Savings transfer to Regular Savings

Holiday Closings

Thanksgiving: November 25-26

Christmas: December 24-25

New Years: December 31, 2020 - January 1, 2022

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

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