

SKYWARD

CREDIT UNION

Aim higher.

April 2021

Keep the projects rolling

2.39% APR*

Until April 1, 2022

on a Home Equity Line of Credit

No Closing Costs!



NMLS #401957

Annual Percentage Rate. 2.39% 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 4/1/2022 then adjusts to current rate (current rate as of 7/6/2020 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.

PRESIDENTS NEWS

Come Together

I recently participated in a zoom meeting where the founder of Story Corps spoke. The program records personal conversations between two people that know each other, that are shared to build connection with the listener. In 2018, they started a new initiative called One Small Step.

We as a nation and people are deeply divided politically, religiously, and socially. One Small Step brings people that are on opposite ends of the spectrum together for a conversation “to spark meaningful listening and remind people of the humanity in all of us, and that it’s hard to hate up close.”

The idea is to get us to see that we have more in common than what divides us. Disagreeing “with decency and respect is essential for a functioning democracy.” I want to see us move from “us” versus “them” to “we.”

They have selected four cities in the nation to roll out this program and Wichita is one of the cities. I want to encourage you to visit the website storycorps.org/onesmallstep to learn more. Consider signing up and participating. Wichita has a great opportunity to positively impact our nation by sharing and creating unity.

Will you join me?

Kevin Wilmoth
President

Staff Spotlight

Esbeide Ortega

Support Specialist

When did you start at Skyward?

I started Nov 4, 2019

What do you like best about working at Skyward?

I enjoy having a supportive team that I can always count on.

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

On my free time I enjoy going on walks and shopping.

What are your three most memorable life events so far?

I don't have many yet. One would be graduating high school.

What is your motto?

“Every day is a second chance”

What's your favorite piece of financial advice?

“Invest in your future”



STAFF NEWS

We've added a few new smiling faces. Gabriela Castaneda and Malik Reed have joined the team as tellers in Wichita. Rhiannon Taylor and Kimberly Glenney have joined us as Administrative Support Specialists. Help us welcome them to the credit union.

Save the Date

Mark your calendars for
**Skyward's 80th Anniversary
Celebration**

Saturday, June 19th
5:30-8:30pm
Sedgwick County Zoo
Tickets: \$5 per person
(3 years & older)

Look for more details coming soon
about this wildly fun event!

Road Trip Ready
Auto Rates as low as **2.89% APR***

SKYWARD
CREDIT UNION
skywardcu.com

**No payments for 90 days
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.

Money Mule Scams

If someone sends you money and asks you to send it to someone else, STOP. You could be what some people call a money mule — someone scammers use to transfer and launder stolen money.

Scammers often ask you to buy gift cards or wire money. They might recruit you through online job ads, prize offers, or dating websites.

Scammers:



Send you a check



Tell you to send some of the money to someone else



When you later find out the check was bad, you could be stuck covering the entire amount of the check, including what you sent. And that might overdraw your account.



ftc.gov/ScamAlerts



aba.com/Consumers

HOW TO AVOID A MONEY MULE SCAM:



Never use your own bank account, or open one in your name, to transfer money for an employer.



Never pay to collect a prize or move any money out of your "winnings."



Never send money to an online love interest, even if he or she sends you a check first.

Criminals are good at conning people into helping them move money. Don't do it. You could lose money and get in trouble with the law.

WHAT TO DO if you spot this scam:



Break off contact with the scammers and stop moving money for them.



Tell your bank and the wire transfer or gift card company — right away.



Report it to the Federal Trade Commission at ftc.gov/complaint.

Credit Score Enhancement Seminar Now Online

Do you know what your credit score is and how it is calculated? What can your credit score be used for and how does it affect your ability to get a low-rate loan? How can closing a paid-off credit card lower your score? We can answer these questions for you and more. Skyward now offers the Credit Score Enhancement Seminar online for you to view at your convenience. Learn what makes up your credit score, how to read a credit report and what you can do to improve your score.

To view the seminar, go to:

www.skywardcu.com/credit-score-enhancement-seminars

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, not-for-profit lender you can trust

Visit www.skywardcu.com/student-loans to learn about our student loan program!

Branch Locations

Maize Branch

(coming spring 2021)

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



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Holiday Closings

May 31st, 2021: Memorial Day

Dates to Remember

June 19th, 2021: Skyward's 80th Anniversary Celebration

YOUR Tax Time Solution

7.99% APR*
Signature Loan Special



SKYWARD CREDIT UNION skywardcu.com

*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 04/30/2021.

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