Upcoming Events . . .

March 4, 2016, KMFCU will be celebrating our 70th anniversary. Stop in to either location for a piece of cake!

Member Shred Days!

Free

Securely locked bins will be available for you to dispose of your documents safely at both locations.

April 11th – April 15th
9601 F Street 7 a.m. to 5 p.m.
1726 N. 120th Street 9 a.m. to 5 p.m.

ATTENTION SENIORS: SCHOLARSHIP OPPORTUNITIES

KMFCU will award two $1,500.00 scholarships to graduating high school seniors who are planning on attending college in the Fall of 2016.

The benefits of higher education and a sound understanding of financial principles are immeasurable.

The requirements are as follows:
• The applicant must be a member of KMFCU for 6 months or longer.
• Submit a copy of your high school transcripts.
• GPA of 3.2 or higher
• ACT score of 21 or higher or SAT of 1,538 or higher
• Submit a 500 word essay on the importance of saving for the future or the importance of maintaining a good credit history.

The deadline for submitting your application and essay is Friday, April 1, 2016. Winners will be notified by mail April 29, 2016.

Mail the required documentation to:
Kellogg Midwest Federal Credit Union
Attn: Scholarship
P.O. Box 241497
Omaha, NE 68124

Be sure to include: name, address, high school attending, year of graduation, your signature and date. Good Luck!

SOCK DRIVE 2015 - Thank You!!

We appreciate your support at Christmas and always. Our Annual Sock Drive was a huge success. Thanks to your generosity we collected over 1,000 pairs of socks for those less fortunate.

Your Future. Our Commitment.
Spotlight on Services

Did you know that KMFCU has a new Holiday Club Account that pays dividends and automatically transfers the balance to your share account on November 1st?

Earn 0.75% APY on balances up to $4,999.99 and 0.25% APY on balances over $5,000.00. Stop by either of our locations if you have any questions or would like to get a Holiday Club Account opened to start saving for next year!

$ $ Kirby Kangaroo Saver’s Club Winner $ $ 

Our youth members under the age of 13 are encouraged to begin a saving habit. We deposit $10.00 into one member’s account each month that has put money into their savings account during the month.

The drawing winners are:

September – Macy Hicks
October – Sadie Foutch
November – Arthur William Dayton

Congratulations and keep bringing in your coins and dollars to deposit.

WIN $50 WINNER!

Congratulations to Cassie Dunham! She was the winner of our September Newsflash Drawing. She won $50 cash for opening and reading our September Newsletter online. Way to go, Cassie!

Will you be our next winner? To be entered in the drawing all you have to do is open the email announcing the newsletter then click on the link to read it. Your name will be automatically entered. Deadline to open and read the newsletter is January 31, 2016.

MORTGAGE LOANS

We are now accepting mortgage loan applications! Stop in or call either location to apply.

Credit Card Debt

Are you suffering from post-holiday credit card debt? Transfer that high interest rate balance to our card. We have a fixed annual percentage rate as low as 6.9%. Don’t wait any longer. Apply today!
How to enroll in Online Banking:
• Go to our website www.kellogg-fcu.org
• Click on “Enroll Now” in the Logins box on the left side of the page
• Enter your member number and your pin (if your member number is less than 6 digits long, add zeros in front to make it 6 digits)
• Click on the blue link that says “Terms and Conditions”
• Once you have read these, close it and check the box next to that link
• Then click Continue
• Follow the onscreen instructions to create a Logon ID, Security Code, Security Phrase, and Security Questions
• The security code must be between 8 and 16 characters and must contain at least 2 alphabetic and 2 numeric characters. In addition, it may contain the following special characters: _,-!*@#$%^&+=(){}\|/|

How to set up Bill Pay for your checking account:
• On the main page of our online banking choose the tab that says “Account Preferences, E-Statements, and Mobile”
• In the “Additional Services” box, click on “Bill Pay Enrollment”
• Click on the blue “Terms and Conditions” link
• Once you have read these, close it and check the box next to that link
• Then click “Enroll in Bill Pay”
• If you would like to begin setting up your payees now, you will have to log out and then log back in to use your new Bill Pay feature

How to sign up for E-Statements:
• Your pop-up blocker must be disabled in order to sign up for this service
• Click on the “Account Preferences, E-Statement, and Mobile” tab at the top of the homepage in your account
• In the “Additional Services” box, click on “E-Statements”
• If you need to change the email that the statements should be sent to, you can do that from this page
• Click “I Agree”
• A new page with the E-Statement terms and conditions will pop up. Read through these and click “Accept” at the bottom of the page
• You will then be routed to the Statement Express website where you will be able to find your statements after they are posted at the beginning of the month

For questions regarding these processes you can call or visit either one of our locations.

9601 F Street
Omaha, NE 68127
402-593-2680

1726 N. 120th Street
Omaha, NE 68154
402-881-8181

Congratulations to our Refer-A-Friend Membership Campaign Winners – Richard Church II won the $500 Visa Gift Card and Dionne Bartley won the $100 Visa Gift Card. Even though the campaign ended please keep referring your family and friends. We love caring for you and we want to care for them too.

Refer-A-Friend

Richard Church II
Dionne Bartley

APY = Annual Percentage Yield
A penalty may be imposed for early withdrawal
Rates subject to change without notice
From the President’s Desk...

I hope everyone enjoyed the holiday season with their friends and loved ones. I wish you all a Happy and Healthy New Year!

I would like to introduce myself as the new President/CEO. As the Operations Manager, I have enjoyed getting to know each of you. The thing I love most about this Credit Union is how much the employees and members are like family. Everyone cares about each other. This year we are really going to focus on growing our family!! Please tell a friend or neighbor about the Credit Union. We would love to see them join!

The annual business meeting will be held on March 22, 2016 at 9:00am in the Ralston Arena. Tickets will be available for purchase March 1st – 15th. We will not be having the member appreciation day in conjunction with the meeting this year. Instead we are working on several member appreciation events throughout the year. Watch for information about these upcoming events!

This year a few members of the staff will be taking on the large project of reviewing and updating our members accounts. We will be calling each of you to discuss your account to ensure we are giving you the best member experience possible and answer any questions you may have regarding your account or services the credit union offers. If you don’t want to wait for us to get to you feel free to come in or call!

Thank you for being part of the Kellogg Midwest FCU family!

Jennifer Warnsing, NCCO
President and CEO

Notice to Members

Per Article IV, Section 2, of the Bylaws of Kellogg Midwest Federal Credit Union, notice is hereby given that there will be an election of two (2) Directors to the Board of Directors of Kellogg Midwest Federal Credit Union for a three (3) year term each. The election will be conducted by Ballot and there will be no nominations from the floor.

The Nominating Committee nominated the following individuals to serve as director of the Kellogg Midwest Federal Credit Union for a three (3) year term:

John Kerwin (Incumbent)

My name is John Kerwin and I am running for re-election to the Board of Directors of Kellogg Midwest Federal Credit Union. I started working at Kellogg’s in 1980 as summer help and was hired full time in December, 1984. I joined the credit union not long after being hired and have been a member for many years. I served on the Supervisory Committee for several terms and was elected to the board in September, 2010. While on the board I have served as Treasurer, Co-Chair, and my current position of Chairman. With your support I will continue to serve and help lead our credit union into the future. I would appreciate your vote.

Carol J Bogacz (Incumbent)

I have been a member of the Kellogg Midwest Federal Credit Union since 1976. After my retirement from Kellogg’s with 32 years of service I have been active at the senior center of La Vista and enjoy spending time with fellow retirees and my family. I was on the HOA board of the Southwind Subdivision and was president for two years. Prior to being elected to credit union Board of Directors I also served on the Supervisory Committee. I am excited by the promise of growth of the credit union in the coming years and would like to continue to serve the members and the community as a Board member.

Any member interested in running for a position on the Board of Directors of Kellogg Midwest Federal Credit Union, he/she should submit a letter to the Nominating Committee at Kellogg Midwest FCU, 1726 N 120th Street, Omaha NE, 68154. Qualifications to be considered include, but are not limited to the following: Must be a member in good standing, must be 19 years of age, must be bondable, must not have delinquent loan history, and must have good credit. The Nominating Committee will contact you to discuss the requirements, election process, and the Board’s responsibilities and duties. You have until January 30, 2016 to be considered a candidate. All candidates will be posted on or by February 13, 2016. The election will not be conducted by ballot as long as the number of Nominees equals the number of Board positions (2) up for election.