



# NEWS FLASH

A Publication for Kellogg Midwest Federal Credit Union Members  
www.kellogg-fcu.org

## Scholarship Winners!

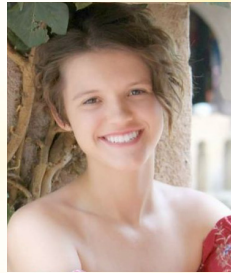
Each recipient received a \$500 Scholarship. Congratulations to the winners and good luck to you in all of your future endeavors!



**Jace**  
University of Nebraska- Omaha



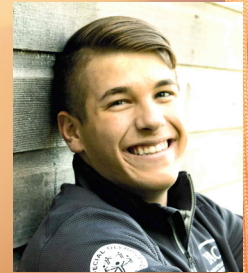
**Kaylee**  
Metropolitan Community College



**Samantha**  
University of Nebraska-Lincoln



**Cade**  
Fort Hayes University



**Brad**  
Washburn University



Imagine the possibilities....



- The Possibilities are Endless...
- Remodel
  - Dream Vacation
  - Tuition
  - Debt Consolidation

Take a closer look at what your home can do for you!



Apply for a Home Equity Loan by **July 31st, 2019**  
And get up to \$500\* in closing costs waived!

\*Minimum new money of \$25,000 to qualify for waived closing costs. Other restrictions may apply. Appraisal will be required. Maximum combined loan to value (CLTV) ratio is 90%. Property insurance is required. Consult your tax advisor for deductibility of interest. Subject to credit approval. Applies to applications submitted between March 1st, 2019 through July 31st, 2019.



**August 9, 2019 - Tiburon Golf Course**

• First Shot Gun Start 8:30 a.m. • Second Shot Gun Start 4:00 p.m.

### 4 Chances to Win a Prize with a Hole in One!

- \$5,000 Cash
- TravisMathew Signature Outfit + \$500 online shopping spree
- Luxurious 4 day 3 night Golf Vacation
- Cobra F9 Speedback Driver & Fairway

IF YOU'RE HAPPY AND YOU KNOW IT, tell your friends!

You receive **\$50\*** for each new member you refer!

They receive **\$25\***

If being a KMFCU member makes you happy, tell your friends, family and co-workers! We would be happy to help them meet their financial goals, too!

**Referred Member:** Ready to join? Bring this flyer to open your account.

**Referring Member:** Fill out the information below and give this flyer to your referral.

Name: \_\_\_\_\_  
Phone: \_\_\_\_\_

\*New member must establish a checking account with direct deposit or get a new loan to be eligible for the referral bonus. All loans subject to credit approval. Must be 19 years of age to participate. Referred members must meet eligibility and account opening criteria. Bonus will be credit when all required qualifications are met. The amount deposited will be a bonus dividend to your account with KMFCU and be tax reportable on Form 1099-INT.



Follow us on Facebook!

## Board of Directors

Carol Bogacz . . . . . Chairperson  
 Timothy Zagurski . . . . . Vice Chairperson  
 Paul Krupa . . . . . Treasurer  
 Ruth Hansen. . . . . Secretary  
 Ronald Kmiecik . . . . . Membership

## Supervisory Committee

Tony Bernady . . . . . Chairperson  
 Donna Silknitter  
 Rita Brennan

## Credit Union Hours

**9601 F Street**  
**402-593-2680**

Monday - Friday 7:00 a.m. to 5:00 p.m.  
*Night Deposit is located  
 to the right of the Credit Union Door*

Post Office Address  
 For ALL Credit Union mail:

**Kellogg Midwest FCU**  
**P.O. Box 241497**  
**Omaha, NE 68124**

## Holiday Closings

July 4<sup>th</sup> . . . . . Independence Day  
 September 2<sup>nd</sup> . . . . . Labor Day

## WIN \$50 WINNER!

### Congratulations to Tina Meehan!

Tina was the winner of our Spring Newsflash Drawing. She won \$50 for finding the Swash from our logo hidden in the newsletter! Way to go! Will you be our next winner? Find the hidden swash and email us at info@kellogg-fcu.org or call 402-593-2680 and tell us where you found it in the newsletter and you will be entered in the drawing to win \$50. The swash will be hidden on its own in the newsletter and not as part of the logo.



# KID\$ Club

Our youth members under the age of 15 are encouraged to begin a savings habit. Each month one youth member wins \$10.00 just for depositing money into their savings account!

**March – Zack P.**

**April – Caiden M.**

**May- Adam A.**



## #MonthlyMemberMania

Congratulations to **Barb B.** for winning the \$25 Tired Texan Gift Card, **Mark S.** for winning the \$25 PetSmart Gift Card and **Julie S.** for winning the 30 Minute Swedish Massage from On the Spot Massage Therapy in our #MonthlyMemberMania Facebook Contests! Make sure you're keeping up with our Facebook for a chance to win a different prize every month.



Follow us on Facebook  
 for a chance to win a prize  
**EVERY MONTH!**



## Member Shred Days

Thank you to all of you who were able to stop in and participate in Shred Week! It was another success!



*Your Future. Our Commitment.*

# Youth Day

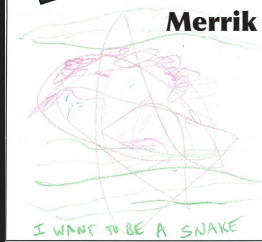
Thank you to all who were able to join us!  
Congrats to the following Youth Day winners:

Childrens Museum Pass Winner: Kiara  
Estimation Jar Winner: Sadie  
Picture Contest Winners:

Ages 0-3: Merrik  
Ages 4-6: Kortlyn  
Ages 7-9: Nathan  
Ages 10+: Jennifer



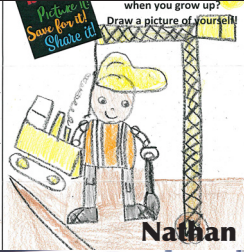
Sadie



Merrik



Kortlyn



Nathan



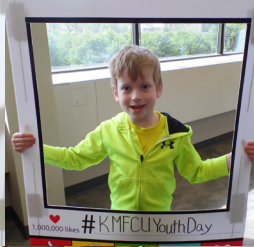
Jennifer



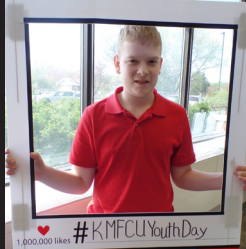
# FutureIs Mine



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# KMFCU YouthDay



# KMFCU YouthDay



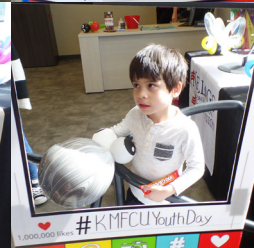
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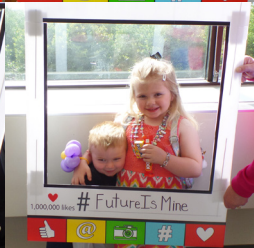
# FutureIs Mine



# KMFCU YouthDay



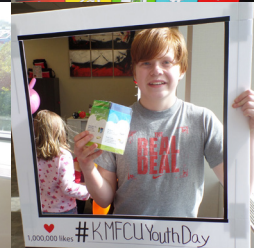
# KMFCU YouthDay



# FutureIs Mine



# FutureIs Mine



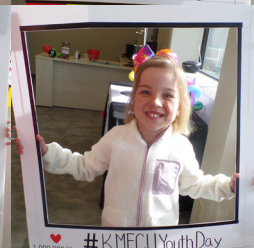
# KMFCU YouthDay



# FutureIs Mine



# FutureIs Mine



# KMFCU YouthDay



# KMFCU YouthDay

# Member Appreciation Night



Your Future. Our Commitment.

# Check out these local deals with



**CARDHOLDER DISCOUNTS!**

Use your Kellogg Credit Union Debit or Credit Card at these locations and receive the named discount!



**10% off your meal**



PHOTOGRAPHY

Complimentary Family Indoor or Outdoor Session (\$250 Value)  
Plus \$100 Portrait Credit

**\$50 Off**  
Business Head Shot  
Regular price: \$179

**Enjoy A Beautiful Lawn At Super Savings!**



**NatureScape**  
LAWN AND LANDSCAPE CARE

[naturescapelawncare.com](http://naturescapelawncare.com)

**\$10.00 Off** any of NatureScape's three programs (includes Lawn Care, Mosquito Control, & Tree and Shrub programs)  
-OR-  
**10% Off** any individual service.



Spend \$10.00 and receive a free \$3.00 item\*  
\*Limit one per person per visit

**GI Forum**  
Mexican Restaurant and Bar

2002 N Street • 402.733.9740  
Receive 10% off your Meal  
Open to the Public  
[www.giforumomaha.org](http://www.giforumomaha.org)



**10% off your meal**



**Free Enrollment**



**10% off your meal**



402.909.1588  
Omaha, NE  
**15% Discount**  
Schedule Online at [www.onspotmassage.com](http://www.onspotmassage.com)



Fashion Goodness in Gourmet Popcorn Since  
**10% off purchase**



**10% off any service**



**50% Off Studio Fees**

## RATES

Share Savings and Share Draft Checking Dividend Rates			
	Min. Avg. Daily Balance to earn dividends	Dividend Rate	APY
Regular Share Account	\$5.00	0.10%	0.10%
Share Draft Checking	\$500.00	0.10%	0.10%
Holiday Club Share	Up to \$4,999.99	0.75%	0.75%
	\$5,000 & Over	0.25%	0.25%
IRA Share		0.65%	0.65%

APY = Annual Percentage Yield  
A penalty may be imposed for early withdrawal  
Rates subject to change without notice

Money Market Share Accounts		
Min. Avg. Daily Balance to earn dividends	Dividend Rate	APY
\$1,500.00 - \$9,999.99	0.10%	0.10%
\$10,000.00 - \$24,999.99	0.20%	0.20%
\$25,000.00 & Above	0.30%	0.30%

Share Certificate Rates – Regular & IRA - Minimum Certificate of \$500.00		
Term	Dividend Rate	APY
6 Months	0.35%	0.35%
12 Months	0.90%	0.90%
18 Months	1.15%	1.16%
24 Months	1.30 %	1.31%
36 Months	1.40%	1.41%
48 Months	1.75%	1.76%
60 Months	2.00%	2.02%



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