



NEWS FLASH

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



NEW LOCATION INFORMATION

The KMFCU Family is Growing with our 2nd Location in the Works!

96TH & BRENTWOOD DRIVE LA VISTA, NE 68128

Opening Fall 2020 – follow us on Facebook for construction updates.



It's cold outside,
but it's **HOT**
in here!

Limited Time Offer!

2.25% APY*

12 Month Term • Minimum Balance \$3,000

Tell your friends & family!

*APY = Annual Percentage Yield. Promotional 12-Month Share Certificate must be funded with a minimum of \$3,000. New money (not currently on deposit with KMFCU) only and subsequent deposits are not permitted during certificate term. No maximum purchase amount. Dividends compounded and credited monthly. Quoted yield assumes dividends remain in account until maturity. Promotion is a limited time offer until the cap is reached. Early withdrawal penalties apply. KMFCU membership is required. Offer is subject to change without notice and may end at any time.



New Money Only



Attention Seniors! Scholarship Opportunities

KMFCU will award three \$1,000 scholarships to graduating high school seniors who plan on pursuing an advanced education in 2020 at a College or Trade School.

The scholarship application will be released online January 31, 2020. **Deadline to submit your entry is Wednesday, April 1st, 2020.**



Member Shred Days

April
13th – 17th

Securely locked bins will be available during business hours for you to dispose of your documents safely.



Youth Day April 23, 2020

SAVE THE DATE!

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

New Year's Day January 1st
 Martin Luther King Day . . . January 20th
 Good Friday April 10th
 Memorial Day May 25th

**WIN \$50
 WINNER!**

Congratulations to Patricia M.

Pat was the winner of our Fall Newsflash Drawing and 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.



Annual business meeting with construction update will be held **March 24th**. Tickets will be available to purchase March 2nd – 9th.

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!

September – Dyonne' P.

October – Paisley S.

November – Adyson L.



#MonthlyMemberMania

Congratulations to **Barbara S., Ron K., and Kasey M.** for winning #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!**



Official Notice to Members of Annual Meeting and Election

This is the official notification to members of the annual meeting to be held on March 24th, 2020. The business meeting will convene at 9:00 a.m. The meeting will be held at the Nebraska Children's Home Society, 4939 S 118th Street Omaha NE 68137. Tickets will be available to purchase March 2nd – 9th.

President of Finance and Administration at Four Points FCU where she also had experience in member services and loans. Since Rita is now retiring she would like to use her extensive credit union knowledge and experience to continue to serve the members of our Credit Union in a position on the Board of Directors.

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 one (1) Directors to the Board of Directors of Kellogg Midwest Federal Credit Union for a three (3) year term. The election will be conducted by Ballot and there will be no nominations from the floor.

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

Rita Janak

Rita has worked in the credit union world for 36 years. She has been the Chief Accountant at Kellogg Credit Union for the last six years. Prior to joining the Kellogg family, she served as the Vice

Any member interested in running for a position on the Board of Directors of Kellogg Midwest Federal Credit Union should submit a petition signed by at least 10% of primary membership (currently 306 signatures). 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 closing date to receive nominations by petition shall be 5:00 p.m., February 13, 2020. All candidates will be posted on or by February 18, 2020. **The election will not be conducted by ballot as long as the number of Nominees equals the number of Board positions (1) up for election.**

Your Future. Our Commitment.

International Credit Union Day

Thank you to everyone who stopped by the Credit Union to celebrate Credit Union Day with us. **Congratulations to Britne M. for winning the fire pit giveaway.**



Pictures with Santa



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!



Half Priced Studio Fee

Adults \$4 and Kids \$3 (includes paint, glaze & firing) regularly \$8 for Adults and \$6. for children - **Save \$3-\$4**



Old Fashion Goodness in Gourmet Popcorn Since 1980

10% off purchase



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



10% off your meal



402.909.1588 Omaha, NE **15% Discount**
Schedule Online at www.onspotmassage.com



Free Enrollment



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



10% off your meal



10% off your meal



10% off any service

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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