

We're excited to serve you in the drive-thru at our new location!

 96th & Brentwood Drive  
La Vista, NE 68128



Keep an eye out for updates on when our Lobby will be open!  
[facebook.com/kelloggmidwestcreditunion](https://facebook.com/kelloggmidwestcreditunion)



**New Year,  
New Hours.**

Effective January 1, 2021, Credit Union hours will be:

9601 F Street M-F 7:00 a.m. – 3:30 p.m.

9618 Brentwood Drive M-F 9:00 a.m. – 5:00 p.m.



## INTRODUCING OUR NEW ACCOUNTS

Call the Credit Union or visit our website for more details!



### **Future Homeowners**

We created a savings account that's specifically designed to help you prepare for the costs of purchasing a new home, whether that's one year, five years, or more than fifteen years down the line. When you are ready, finance your home with Kellogg Credit Union and receive an extra incentive at closing!



### **Assured Club Checking**

With an Assured Club Checking account, you get the best protection, including dark web monitoring, ID theft protection, and credit monitoring. Plus, we offer roadside assistance to all our Assured Club members, so you can rest assured that we care about where you're headed and we're here to get you there safely!



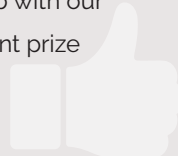
### **Super "K" Savings**

For our members who are super at saving, we have our Super "K" Savings option. With a minimum balance of \$25,000.00, this account provides exclusive rates to grow your funds faster!



## OUR WINNERS

Congratulations to **Shantale P., Debbie S., and Mary L.**, for winning our **#MonthlyMemberMania** Facebook Contests! Make sure you're keeping up with our Facebook for a chance to win a different prize every month.



## Win \$50 Winner

Lisa M. was the winner of the Fall Newsflash Drawing and won \$50 for finding the Member Mark from our logo hidden in the newsletter!

### How to Play

1. Find our hidden Member Mark somewhere in this newsletter!
2. The Member Mark will be hidden on its own, not as part of our logo.
3. Let us know where you found it by calling us or emailing us at [contest@kellogg-fcu.org](mailto:contest@kellogg-fcu.org)
4. Then you'll be entered to win \$50.00!



September – Dillon F.    October – Carson J.    November – Eden A.

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!

Open a Kids Club account for your child and we'll match the first deposit up to \$25.00.



## Did you know that the majority of our members have been members with the Credit Union for over a decade?

There are even some that have been members for over 60 years. To thank our loyal members for their years of dedication to the Credit Union, we are inviting those members who have been a part of our family for more than 30 years to be recognized on a dedication wall at the new location. If you are interested, please contact the Credit Union.

### Board of Directors

Carol Bogacz .....Chairperson  
 Ronald Kmiecik.....Vice Chairperson  
 Paul Krupa .....Treasurer  
 Rita Janak.....Secretary  
 Ruth Hansen .....Membership

### Supervisory Committee

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

### Credit Union Locations | Hours

9601 F Street, Omaha, NE 68127  
 M-F.....7:00am - 3:30 pm

9618 Brentwood Drive, La Vista, NE 68128  
 M-F.....9:00am - 5:00 pm

### Kellogg Website

[www.kellogg-fcu.org](http://www.kellogg-fcu.org)

### Phone Number

402-593-2680

### Post Office Address

Kellogg Credit Union  
 P.O. Box 241497  
 Omaha, NE 68124

### Holiday Closings

Martin Luther King Jr. Day – January 18  
 Good Friday – April 2



## Attention Seniors! Scholarship Opportunity!

KMFCU will award three \$1,000 scholarships to graduating high school seniors who plan on pursuing an advanced education in 2021 at a college or trade school. The requirements are:

- ✓ The applicant must be a member of KMFCU for at least 6 months.
- ✓ Submit a 500 word essay about what Kellogg Credit Union means to you. It could be about which services you use or about the personal relationship you have with the Credit Union.

Please include a cover letter with your name, phone number, the high school you are attending, and the school you plan on attending.

**Deadline: Thursday, April 1, 2021**

**Winners will be notified: April 30, 2021**

**Mail your entry and application to:**

**Kellogg Midwest Federal Credit Union, Attn: Scholarship  
PO Box 241497, Omaha, NE 68124**



## Coming soon...

We are updating our app. If you have the current app, when the new app launches you will be asked to update the app in your app store.




## Online Banking Upgrade

February 2021 we will be upgrading our online banking and bill pay system. Please watch for information on the upgrade.

## REFER A FRIEND

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

**They Get \$25\***

Tell your friends, family and co-workers that we would be happy to help them meet their financial goals, too!

### Ready to join?

Bring this flyer to open your account.


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

 \_\_\_\_\_  
FULL 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 applied when all required qualifications are met. The amount deposited will be a bonus dividend to your account with KCU and be tax reportable on Form 1099-INT.



**Open Door Mission**

In lieu of our annual Giving Drive in 2020, the Credit Union made a monetary donation on behalf of our Members to provide meals and care for 250 people this Christmas.



# 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 23rd, 2021. The business meeting will convene at 9:00 a.m. The meeting will be held at the Kellogg Midwest Federal Credit Union, 9618 Brentwood Drive LaVista NE, 68128. Tickets will be available to purchase from March 1st – 8th.

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. 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:

## Ruth Hansen (Incumbent)

Ruth is a retired employee of Kellogg Midwest Federal Credit Union. Ruth was a Financial Service Representative serving our members for 25 years. Ruth was considered the face of the Credit Union. Throughout her tenure, she developed a deep relationship with the members through her exceptional member service skills. Along with the day-to-day operations, she was in charge of member events such as the annual meeting, golf outing, and youth days. Even though Ruth is retired, she remains an advocate for the Credit Union family. Ruth is now looking to serve the membership in a position on the Board of Directors.

## Ron Kmiecik (Incumbent)

Ron has served on the Board of Directors of Kellogg Midwest Federal Credit Union since 2012. He has been a member of the Credit Union for more than 41 years. Ron retired in May of 2014 from Kellogg's Omaha Plant after 38 years of employment and 20 plus years serving as a Union Steward. He also served on the negotiating committee for 5 years. Ron looks forward to continuing to serve on the Board of Directors for the Credit Union.

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 303 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 8, 2021. All candidates will be posted on or by February 17, 2021. **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.**



*Happy Holidays!*

Throughout 2020, your team at Kellogg Credit Union has missed seeing you all at our annual events. We look forward to a new and brighter year, where we hope to continue to hold events like Shred Days, Youth Day, and Member Appreciation. We hope that you all had a fantastic holiday season and that 2021 can be a better year for everyone.

## Our Rates

### Savings Dividend Rates

	Min. Avg. Daily Balance to earn dividends	Dividend Rate	APY*
Primary Savings	\$5. <sup>00</sup>	0.05%	0.05%
Future Homeowner Savings	NA	0.25%	0.25%
Holiday Club Share	\$4,999 <sup>99</sup> or Less	0.45%	0.45%
	\$5,000. <sup>00</sup> or Greater	0.15%	0.15%
Super "K" Savings	\$25,000. <sup>00</sup> to \$49,999 <sup>99</sup>	0.15%	0.15%
	\$50,000. <sup>00</sup> to \$99,999 <sup>99</sup>	0.30%	0.30%
	\$100,000. <sup>00</sup> or Greater	0.45%	0.45%
Money Market	\$1,500. <sup>00</sup> to \$9,999 <sup>99</sup>	0.05%	0.05%
	\$10,000. <sup>00</sup> to \$24,999 <sup>99</sup>	0.10%	0.10%
	\$25,000. <sup>00</sup> or Greater	0.15%	0.15%

### Share Certificate Rate

Minimum Certificate of \$500.00

Term	Dividend Rate	APY*
6 Months	0.10%	0.10%
12 Months	0.50%	0.50%
18 Months	0.60%	0.60%
24 Months	0.75%	0.75%
36 Months	0.90%	0.90%
48 Months	1.00%	1.00%
60 Months	1.10%	1.10%

\*APY - Annual Percentage Yield

A penalty may be imposed for early withdrawal from share certificates. Rates effective as of December 1, 2020 and are subject to change without notice. For checking account rates and options, please visit our website.

