



Shred Day

Bring your boxed or bagged paper items only

April 23rd
9:00 a.m. to 11:00 a.m.
Drive thru event at our Brentwood Branch

Attention Seniors! Scholarship Opportunity!

We will award three \$1,000 scholarships to graduating high school seniors who plan on pursuing an advanced education in 2022 at a college or trade school.

The requirements are:

- The applicant must be a member of Kellogg Credit Union for at least 6 months with a Teen Checking Account.
- 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: Friday, April 1, 2022

Winners will be notified: April 30, 2022

Mail your entry and application to:
Kellogg Credit Union, Attn: Scholarship
9618 Brentwood Dr. La Vista, NE 68128



Have you made your New Year's resolution yet? Does it include financial goals like getting out of debt, saving money, building credit, or planning for the future?

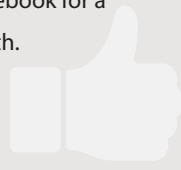
Our partners at GreenPath have the solution! We've teamed up to support you in your financial goals. They can offer you free one-on-one financial counseling customized to you.

Get started by calling GreenPath at 877-337-3399.



OUR WINNERS

Congratulations to Tracy K., Kelly R., and Stephanie H., 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

Donna H. 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
4. Then you'll be entered to win \$50.00!



September - Aleah S.

October - Benjamin R.

November - Katherine W.

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.



Happy Holidays!

We hope you have a wonderful holiday season with loved ones. We want to wish you happy holidays and a happy new year! Thanks for choosing us for your financial goals. If there is anything we can help you achieve this year, we're just a call or short visit away.



Board of Directors

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

Supervisory Committee

Tony BernadyChairperson
 Rita Brennan
 Larry Welch.....

Credit Union Locations | Hours

9601 F Street, Omaha, NE 68127
 M-F7:00am - 3:30 pm
 Closed Daily.....11:15am - 12:00pm

9618 Brentwood Drive, La Vista, NE 68128
 M-F9:00am - 5:00 pm

Website

www.kellogg-fcu.org

Phone Number

402-593-2680

Mailing Address

Kellogg Credit Union
 9618 Brentwood Drive
 La Vista, NE 68128

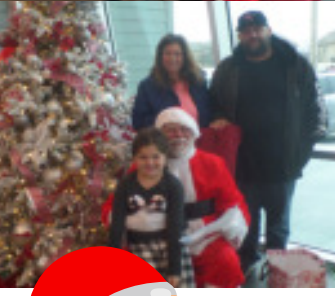
Holiday Closings

Martin Luther King Jr. Day - January 17
 Presidents' Day - February 21
 Good Friday - April 15



Celebrating 75 Years of Serving Our Members

International Credit Union Day!



Pictures with Santa

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 22nd, 2022. 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 – 7th.

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:

Carol Bogacz (Incumbent)

I have been a member of 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 LaVista 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.

Larry Welch

I retired from Kelloggs May 2020 with 31yrs of service. I have been a member of the credit union since 1990. I am currently on the supervisory committee and am excited to have a chance to help in any way to make the experience of our credit union more enjoyable. I enjoy spending time with my family, and spend the majority of my time in the beautiful outdoors.

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 7, 2022. All candidates will be posted on or by February 15, 2022. 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.

Our Rates

Savings Dividend Rates

	Min. Avg. Daily Balance to earn dividends	Dividend Rate	APY*
Primary Savings	\$5. ⁰⁰	0.05%	0.05%
Future Homeowner Savings	NA	0.25%	0.25%
Holiday Club Share	\$4,999 ⁹⁹ or Less	0.45%	0.45%
	\$5,000 ⁰⁰ or Greater	0.15%	0.15%
Super "K" Savings	\$25,000 ⁰⁰ to \$49,999 ⁹⁹	0.15%	0.15%
	\$50,000 ⁰⁰ to \$99,999 ⁹⁹	0.30%	0.30%
	\$100,000 ⁰⁰ or Greater	0.45%	0.45%
Money Market	\$1,500 ⁰⁰ to \$9,999 ⁹⁹	0.05%	0.05%
	\$10,000 ⁰⁰ to \$24,999 ⁹⁹	0.10%	0.10%
	\$25,000 ⁰⁰ 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	0.25%	0.25%
18 Months	0.35%	0.35%
24 Months	0.50%	0.50%
36 Months	0.65%	0.65%
48 Months	0.75%	0.75%
60 Months	0.85%	0.85%

*APY = Annual Percentage Yield

A penalty may be imposed for early withdrawal from share certificates.

Rates effective as of December 1, 2021 and are subject to change without notice.

For checking account rates and options, please visit our website.

