

KSAGCU FUN FACTS

	2005	2010	% Change
Membership	511	613	20+
Savings	\$2,716,540	\$3,960,943	46+
Loans	\$1,459,309	\$3,363,450	249+
Assets	\$3,192,696	\$4,571,511	43+

Credit Unions of our size "are having the greatest challenge with earnings, loan growth, & membership growth", according to the National Credit Union Administration. Why is the financial strength of KSAGCU different?

Your KSAGCU volunteer-advocates tend to their fiduciary responsibilities with the greatest of care, ensuring that your Credit Union will be here to serve you, our member-owner. We thank you for the privilege to know & serve each of you. We thank you for your confidence & we thank you, knowing that the Kansas Air Guard Credit Union will be here to serve for a very long time.

To fulfill a need - that's why this Credit Union was chartered in 1958.

WE SAY YES TO:

Home Equity Loans - Just Ask *Dena Swisher*

"From application to money-in-hand, my *home equity loan was easy* & I had what I needed in 3 days."

Immediate Family Members Can Join - *Matt Wisner* Told Us

"I chose KSAGCU for my *son Ryan's new savings account* because it was the right thing to do."

Auto Loan Preapprovals - *Eric Stanley* Said

"Loan approval was quick & the preapproval letter *simplified things at the dealership*. It was easy & helped us find what we needed FAST!"

Quick Loan Process - From *Mark Mulanax*

"I recently went through the process of a 0% interest balance transfer from one credit card to another, only to get a runaround & transfer fee to boot! After several phone calls, over 4 weeks with no satisfaction, I went to visit our Credit Union. The process took less than 20 minutes to check all options & approve the loan. All of my balance was conveniently rolled into one loan, *at a lower interest rate* & will be paid off in a time period that no credit card could ever match. The service, kindness & person-to-person interaction is unmatched anywhere in our area! I will go to *my* Credit Union before anywhere else.

I also recommend Credit Union Mortgage Services, Andy Homewood really knows what he's doing."

GAP INSURANCE ANNOUNCEMENT!

What is it? Can you get it? We have it! What's it cost?

What is it? - Guaranteed Asset Protection (GAP) Insurance protects the borrower in the event of total loss & the vehicle value is less than what's owed. Our GAP coverage pays 125% of msrp or Kelley Blue Book, includes a \$1000 down payment, balloon loans, provides some reimbursement on personal deductible & applies to new loans for any purpose.

Can you get it? - Not all insurance companies offer GAP insurance. Those that do determine cost by loss experience & credit score. GAP is available through KSAGCU, regardless of experience & score.

We have it! - Beginning October 12th!

What's it cost? - \$240 *one-time premium* (per loan) & is included in each advance. No monthly premiums & the cost is about 25% of what the dealers charge.

Read the statement brochure, provided by Allied Solutions, for more information.

GET DISCOUNTS WITH CU BENEFITS

CU Benefits is a discount card program & you decide what Plan is best.

Medical Plan provides discounts on vision, chiropractic, prescriptions, dental, hearing, diabetic supplies & more.

Lifestyle Plan provides discounts on legal services, Lifelock, pet care, roadside assistance & more.

Savings Plan is all inclusive & provides Medical & Lifestyle Plan discounts.

How much can you save? Go to www.locateproviders.com & enter Group 56455K to find out.

Applications are available at the office or website @ ksageu.com.



SANTA PLANS AHEAD & YOU CAN TOO! CHRISTMAS SKIP-A-PAYMENT FORMS ARE INCLUDED IN YOUR STATEMENT

RETURN THE COMPLETED FORM EARLY IF DEPLOYING OR TDY

DEADLINES ARE:

NOVEMBER 15 FOR UTA
NOVEMBER 30 FOR ALL OTHERS



OUR \$500 FALL SCHOLARSHIP WINNER IS OLIVIA HANDLEY CONGRATULATIONS OLIVIA!



A \$500 scholarship will be awarded for the 2011 SPRING Semester
Applications Available at the Credit Union or online @ ksageu.com

Must be a Credit Union Member in good standing

New Application, Letter of Recommendation & Essay are Required Each School Year

KSAGCU Board

Joe Montgomery, President, 861-4536

Chris Noe, Vice-President, 861-4846

Lewis Shedd, Sec-Treas, 861-4785

Brian Willard, Member, 861-4812

Jeff Lockhart, Member, 861-4681

Shawn Willard, Member, 861-4803

Toby Foster, Member, 861-4404

Staff

Becky Razak, Manager

Mattie Chiddix, Assistant

KSAGCU Credit Committee

Nathaniel Brown, Chairman, 861-4120

Pete Crabtree, Member, 861-4129

Leroy Wyckoff, Member, 861-4276

Louie Smith, Member, 861-4785

KSAGCU Supervisory Committee

Sherry Hertlein, Chairperson, 861-4572

Mike Coffin, Member, 861-4726

John McCoy, Member, 861-4655

David Salinas, Member, 861-4435

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