

# KECU Outlook

Monthly

December 2011

*Bright Ideas For A Bright Future!*

## Use Your KECU VISA Credit Card

### Score Double Bonus Points This Holiday Season

You will earn double ScoreCard bonus points for every purchase you make with your KECU VISA Platinum Credit Card thru December 31, 2011.

*Apply today for a new card, or an increase in your existing line of credit.*

### KECU VISA Platinum Credit Card Benefits:

- ✓ ScoreCard Bonus Points Rewards Program
- ✓ No Annual Fee
- ✓ Low Rate
- ✓ No Transaction Fee For Cash Advances
- ✓ No Balance Transfer Fee



### KECU VISA Card: Local Card, Local Service

Your KECU VISA is the only card you need this holiday season. Don't be misled by special rates and offers at department stores - these credit cards often come with a high-rate and fees. The "super deal" they offer will likely leave you in deeper debt this winter.

If you've been using other cards that charge high rates and fees, switch to a KECU VISA Credit Card and save with our low rate and no annual fee.

Find us on Facebook



## Annual Warm Coat Drive

KECU needs your help collecting winter coats and jackets. In conjunction with the Salvation Army, we are asking for coats for men, women, and children. If you have a coat to donate, just drop it off at our office. We will handle the cleaning and distribution of the items to those who need them in our community. Donations will be accepted thru December 15.

## Welcome New Members

**Congratulations to Mike Burford. In November, he ditched his bank to join KECU and was the lucky winner of an iPod Touch.**

## Holiday Shopping Is Easy At KECU VISA Gift Cards

VISA Gift Cards make the perfect present for everyone. They can be used anywhere VISA Cards are accepted and can be purchased from \$25 to \$500. Plus, shopping is simple when you buy your VISA Gift Cards at KECU - no trips to the mall...no looking for a parking space.

## Holiday Loans

If you need extra cash this holiday season, be sure to make KECU your first stop. Our Holiday Loan will help make the season merry and bright.

rates as low as

**9.50%APR\***  
up to 12 months



\*Annual Percentage Rate. Effective November 1, 2011 and subject to change. Must meet credit requirements. Rates are based on individual credit history. Your rate or payment may be higher. See [www.kecu.org](http://www.kecu.org) for more details.

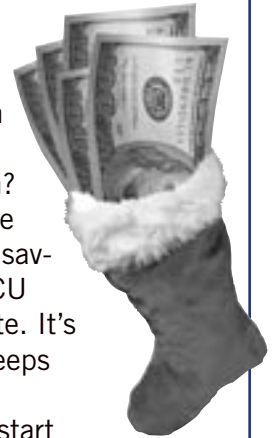
## Holiday Closings

December 24 and 26 - Christmas  
January 2, 2012 - New Year's

*We wish you and your family a very safe and happy holiday season!*

## A Great Gift For Kids... Kid's Certificate

Looking for a great gift for the children in your life this holiday season? Teach them the importance of saving with a KECU Kid's Certificate. It's the gift that keeps giving all year. Plus, you can start saving with as little as \$100.



Stop by today to open a Kid's Certificate!

## Stressed? Don't Let The Holidays Get Your Down

Just a few weeks till Christmas and the shopping isn't finished. And you still haven't figured out what to gift the last three people on your list.

If this sounds familiar, it's time to take a deep breath and learn how to take control of the holidays before they take control of you.

- **Stick to a budget** - It's much easier to shop when you know how much you can afford to spend. All too often people think they need to buy expensive gifts for everyone on their list. Yet, this only makes matters worse for the rest of the year while you try to pay off all the bills you accumulated during the holiday season. Be aware of advertisements and stores that hype expensive purchases.

- **Plan ahead** - One of the best ways to do this, is by saving throughout the year with a KECU Christmas Club Account. The savings will really add up, plus your funds will earn interest. Start planning ahead now for next year's holiday season and open a Christmas Club Account today.

**Share the gift of  
KECU membership  
this holiday season!**

# KECU

100 Moore Drive  
Frankfort, KY 40601  
(502) 564-5597  
(502) 564-9739 FAX  
(800) 219-KECU (5328)

E-Mail: [peoplehelpingpeople@kecu.org](mailto:peoplehelpingpeople@kecu.org)

### 24-Hour Account Access

**MoneyLine**      **WebBranch**

(502) 226-KECU      [www.kecu.org](http://www.kecu.org)

(888) 882-KECU



**NCUA**

Scan code  
with your  
smart phone  
scanner app.

