

KECU



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January 2012

Outlook

Bright Ideas For A Bright Future!



How Does Your Credit Measure Up?

Find out with a

FREE Credit Report Review

Reviewing Your Credit Score Will Help You:

- Learn how your credit score can affect every area of your life.
- Discover any inaccuracies that may be hurting your credit score.
- Find out what you can do to improve your credit score.

Be sure to share this **FREE** offer with your family and friends - it's available to everyone, even if you aren't a member.

Everywhere you look these days you hear about credit scores and how they affect every aspect of life. You can't help but wonder, what is my credit score? How do I improve my credit score? What is even considered a good credit score in today's economy? Let one of our credit specialists get you the answers to these many questions.

We will give you a free copy of your credit report with credit score. Our credit specialist will work one-on-one with you to answer all of your questions and get you on a path to financial success.

Get 2012 started off on the right foot and review your credit report for **FREE** with a KECU Credit Specialist. Call us today to make an appointment.

*FREE credit report review available to KECU members and nonmembers. Offer ends February 28, 2012. Must make an appointment in advance.

Call us today to make an appointment to review your credit report with a KECU credit specialist - (502) 564-5597

Non-VISA Debit Transactions

KECU enables non-Visa debit transaction processing and does not require that all such transactions be authenticated by a PIN. A non-Visa debit transaction may occur on your KECU debit card through the JEANIE, PLUS, CU24 and STAR Networks. Below are examples to distinguish between a Visa debit and non-Visa debit transaction:

- To initiate a Visa debit transaction at the point of sale, the cardholder signs a receipt, provides a card number (e.g., in e-commerce or mail/telephone order environments) or swipes the card through a point-of-sale terminal.
- To initiate a non-Visa debit transaction, the cardholder enters a PIN at the point-of-sale terminal or, for certain bill payment transactions, provides the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction.

A non-Visa debit transaction will not provide the zero liability protection benefit. Provisions of the cardholder agreement relating only to Visa transactions are inapplicable to non-Visa transactions.

Financial Data



as of November 30, 2011

Assets	\$59,310,495
Loans	\$37,502,175
Savings	\$48,714,259
Capital	\$5,991,085
Members	8,353
Loan/Share Ratio	76.98%

Easy Account Access

Whether you need to check an account balance or make a transfer, we offer a variety of convenient options to help you access your KECU accounts.



Mobile Banking

You can now access your KECU accounts from the convenience of your mobile phone. It's easy to check your account information via text messaging or our mobile browser. It's like having KECU right in the palm of your hand, 24/7.

To sign up, visit us today at www.kecu.org/mymobileaccount.

Home Banking

It's easy to access your accounts from the convenience of your computer. Check your balances, make a loan payment, make a transfer, and more. Sign up for Home Banking today at www.kecu.org.

Money Line

You can even make a simple phone call to access your account information with our audio teller system. Just call (502) 226-KECU or (888) 882-KECU.

Notice About KECU Board Candidates

Included with this newsletter you will find a list of candidates for positions in the upcoming Board election. This sheet lists the qualifications of each candidate. KECU's Nominating Committee submits this list for your review before the mail-in ballot election is held. The ballot, if necessary, will be mailed in March and the results of the election will be announced at the KECU Annual Meeting in 2012.

If you would like to run for one of the open positions, you can become a candidate and run by petition with a minimum of 100 members' signatures. To be considered as a candidate by petition, your signed petition, a written notice of your qualifications and a biography must be received by KECU's Nominating Committee no later than 5:00 pm on March 1, 2012 at:

Nominating Committee, Kentucky Employees Credit Union
100 Moore Drive, Frankfort, Kentucky 40601-8295

Ring In The New Year And Share Membership

Share the benefits of KECU membership this year! From low rate loans and free checking to our friendly service, your family members and co-workers will love the credit union difference.

KECU membership is the gift that lasts all year. Share it today!



Transfer Balances

Consolidate Debt With A KECU VISA

Are you wondering how you are going to pay all those bills from the holidays? If you've been using other cards that charge high rates and fees, switch to a KECU VISA Credit Card and save! It's the only card you need. When you transfer balances and consolidate debt, you'll be closer to financial freedom.

Low Rate • No Annual Fee

Financial Educational Tools Available At www.kecu.org

Whether you're planning to open a checking account, obtain a loan, or learn more about personal finance, we have an online program to help you make wise financial choices. Simply go to www.kecu.org and click on MoneyEd on the left side. When you're finished, you can take the quiz at the end of each chapter to measure your success.

Topics include:

- Auto Loan Finance
- Personal Finance for College Students
- Credit Smart
- Budgeting

And Many More



Good Eats

From The KECU Kitchen

Super Bowl Party Food



Puffed Pastry Wrapped Brie

- 1 puff pastry sheet or several crescent roll sheets
- 1 8 oz. brie cheese round
- 1 egg
- 1 tbs water

Heat oven to 400 degrees. Unfold and spread pastry sheet out onto lightly floured surface. Place the cheese in the center. Fold the pastry around the cheese to cover. Press to seal. Trim any excess pastry. Reserve pastry for decoration.

Beat egg and water in small bowl. Brush seam with egg mixture. Place seam side down onto baking sheet. Decorate with pastry excess and brush with remaining egg mixture. Bake for 25 minutes or until golden brown. Cool 20 to 30 minutes before serving.

Submitted by Shelley Rogers

Loan Fee Disclosure

Effective February 15, 2012

- Consumer Loan Modification Fee - \$25
- Loan Extension Fee - \$25
- Collateral Redemption Fee Legal Action Implementation Fee - \$150
- Garnishment Modification Fee - \$50
- Document Special Deliver Fee - \$35
- Visa Block and Re-issue Fee - \$25

Safeguarding Your Information

How to Keep Yourself Safe in Cyberspace

- 1. Set good passwords.** A good password is a combination of upper and lower case letters and numbers and one that is not easily guessed. Change your password frequently. Don't write it down or share it with others.
- 2. Don't reveal personal information via email.** Emails and text messages can be masked to look like they are coming from a trusted sender when they are actually from someone else. Play it safe, do not send your personal information such as account numbers, passwords etc. via email or texting.
- 3. Don't download that file!** Opening files attached to emails can be dangerous especially when they are from someone you don't know as they can allow harmful malware or viruses to be downloaded onto your computer. Make sure you have a good antivirus program on your computer that is up-to-date.
- 4. Links aren't always what they seem.** Never log in from a link that is embedded in an email message. Criminals can use fake email addresses and make fake web pages that mimic the page you would expect. To avoid falling into their trap, type in the URL address directly and then log in.
- 5. Web sites aren't always what they seem.** Be aware that if you navigate to a Web site from a link you don't type, you may end up at a site that looks like the correct one, when in fact it's not. Take time to verify that the Web page you're visiting matches exactly with the URL that you'd expect.
- 6. Logoff from sites when you are done.** When you are ready to leave a site you have logged into, log off rather than just closing the page.
- 7. Monitor account activity.** Monitor your account activity regularly, either online or by reviewing your monthly statements, and report any unauthorized transactions right away.
- 8. Assess your risk.** We recommend periodically assessing your online banking risk and put into place increased security controls where weaknesses are found; particularly for members with business accounts. Some items to consider when assessing your online banking risk are:
 - Who has access to your online business accounts?
 - How and where are user names and passwords stored?
 - How strong are your passwords and how often are they changed? Are they changed before or immediately after terminating an employee who had access to them?
 - Do you have dual controls or other checks and balances with respect to access to online banking transactions?

What to Expect From KECU

- KECU will NEVER call, email or otherwise contact you and ask for your user name, password or other online banking credentials.
- KECU will NEVER contact you and ask for your credit or debit card number, PIN or 3-digit security code. Please see below for more information about how our card providers, FIS and Vantiv, approach customer service calls.

Credit Cards

Our credit card provider, FIS, will contact you if a transaction appears to be fraudulent or away from your normal routine. They will ask you to verify that it is a valid transaction and to verify the last 4 digits of your social security number. They will not ask for any additional information such as card or PIN numbers.

If you are uncomfortable with the call, please hang up and call the 800 number on the back of your card.

Check Card

Our card provider, Vantiv, will contact you if a transaction seems fraudulent or away from your normal routine. They will ask you to verify that this is a valid transaction and will not request any other additional information.

Rights and Responsibilities

With respect to online banking and electronic fund transfers, the Federal government has put in place rights and responsibilities for both you and the credit union. These rights and responsibilities are described in the Account Information Disclosures you received when you opened your account with KECU. You can also find them online by visiting www.kecu.org and clicking Membership. Ultimately, if you notice suspicious account activity or experience security-related events, please contact the credit union immediately at (888) 882-KECU.

Community Counts KECU Annual Coat Drive

In December, KECU collected coats for our annual coat drive. Thank you so much to everyone who helped make this event a success. We collected many coats for the needy in our community.

Additionally, a special thanks to Allison Cleaners for providing dry cleaning.

Holiday Closing

Monday, January 16
Martin Luther King, Jr. Day

KECU

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

E-Mail: peoplehelpingpeople@kecu.org

24-Hour Account Access
MoneyLine **WebBranch**
(502) 226-KECU www.kecu.org
(888) 882-KECU

KECU Surcharge-Free ATMs

FRANKFORT

- KECU Main Office
- Frankfort Regional Medical Ctr. King's Daughters Drive
- CHR Building Slick's Snack Bar 275 E. Main Street
- State Office Building

LEXINGTON

- Metro Employees Credit Union 1306 Versailles Road

SHELBYVILLE

- Chevron 38 Main St. (US 60)

For a complete list of locations nationwide, visit www.kecu.org/sharedbranch.htm

Federally insured by NCUA.

