

Outlook

February 2012

Monthly News For KECU Members

KECU

Bright Ideas For A Bright Future!

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How Does Your Credit Measure Up?

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 they aren't a member.

FREE* Credit Report Review

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 your 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.

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



Your Family Will LOVE KECU Membership

Share the benefits of KECU membership with those you love! 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!

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. Topics include: Auto Loan Finance, Personal Finance for College Students, and more.

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

My Mobile Account



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.

E-Statements - Go green and get your statement faster when you sign up for E-Statements.

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.

Bill Pay - No need to worry about writing a check and buying stamps. With Bill Pay, paying bills is simple and convenient.

Need Money To Pay Uncle Sam?

Do you owe Uncle Sam more than you have to give? Then stop by or call about our low-cost loan for paying taxes!

Put The Freeze On High Rates



Refinancing from another financial institution might lower your monthly payment and save you hundreds of dollars in interest.

If you are tired of paying a high rate on your auto loan at another lender, now is the time to refinance at KECU. We work hard to save you money with our low rates and affordable payments.

Apply Today!

KECU

100 Moore Drive
Frankfort, KY 40601
(502) 564-5597
(502) 564-9739 FAX
(800) 219-KECU (5328)
peoplehelpingpeople@kecu.org

24-Hour Account Access MoneyLine

(502) 226-KECU
(888) 882-KECU

WebBranch www.kecu.org



Federally Insured by NCUA.

• **WebBranch Home Banking 4.0**

Be sure to check out the new changes to WebBranch. Log onto www.kecu.org to see the a demo.

• **March of Dimes Silent Auction**

Stop by our office this month to participate in a special silent auction benefitting the March of Dimes. Auction ends February 29.

• **Save For Your Future At KECU**

A KECU IRA is a great way to save for your future. Remember, you have until April 17, 2012 to make a contribution to your IRA with possible 2011 tax benefits. (consult your tax advisor)