

The Advisor

K C Area Credit Union 816-936-5050 Branch 816-842-6163 www.kcareacu.com January 2010

K C Area Offers Shared Branch with R-G Federal

Members can access funds at multiple locations

K C Area Credit Union has partnered with R-G Federal Credit Union to allow members from both credit unions to access their accounts and conduct basic transactions at either credit union's locations. The benefit for members of K C Area is that RGFCU has offices open later (either lobby or drive thru) on weekdays and Saturdays.

Services available at no cost to our members through lobby and drive-thru service will be cash withdrawals, deposits, and loan payments. Members using R-G Federal ATMs will be charged regular non-member fees.

R-G Federal Office Locations

Belton Main Office

128 West Markey Road
Belton, MO 64012
816-331-6600

Lobby: M-F 9:00am-5:00pm

Drive Up: M-F 8:00am-5:00pm, Sat. 9:00am-1:00pm

Knob Noster Branch

603 N. Hwy 23
Knob Noster MO 65336
660-563-2500

Lobby: M-F 9:00am-5:00pm

Drive Up: M-F 8:00am-5:00pm, Sat. 9:00am-1:00pm

Independence Branch

3437 S. Noland Rd
Independence, MO 64055
816-254-9055

Lobby: M-Th 9:30am-5:00pm, Fri: 9:30am-6:00pm

Kansas City Branch

2825 Independence Ave
Kansas City, MO 64124
816-241-6733

Lobby: M-W 9:30am-4:30pm, Fri: 9:30am-5:30pm

Bannister Annex Office

1500 E. Bannister Rd
Kansas City, MO
816-363-0335
Lobby: M-W-F 9:00am-1:00pm

DOT Office Hours Change

New office hours have gone into effect at the DOT branch of the credit union. The branch office is now open:

Monday-Friday 7:30am-11:30am



YEAR END STATEMENT NOTICE

Your statement contains important year-end information. It includes your 1099 tax information for 2009.

Please retain it as part of your permanent records.

Staff Changes Made

As many may already know, Head Teller, Rusty Haines left the credit union, after 10 years, to take a position at our processor, Systronics. We will miss her greatly, but are excited for her to pursue this new opportunity.

Amelia Porterfield, currently working mornings at our branch office, will work afternoons at our main branch on Mondays, Wednesdays, and Fridays. At this time we have no plans to hire a permanent replacement for Rusty.



Committee Volunteers Needed

From reviewing loan applications or setting policies, to overseeing the annual audit of accounts, our credit union depends on the time and expertise of our volunteer-members for a lot of the behind the scenes work. All our committee volunteers play a part in making the credit union successful.

Committee elections are held by mailed ballot and announced at our annual meeting. Members interested in serving on a committee should contact either credit union office for more information. There is a committee member application attached to this newsletter. Applications need to be to the nominating committee by Feb. 12, 2010.



Debit Card Use Could Make You A Winner in Shazam's "Go Green" Promotion

To promote debit card use and encourage share draft holders to use their debit cards instead of writing checks, Shazam is sponsoring a "Go Green" Rewards Campaign. The contest runs from January 1-March 31, 2010. There is no enrollment required, simply using your debit card enters you in the quarterly drawing.

Each month of the promotion 6 lucky winners will receive a Brita Grand water pitcher and filters. At the end of the campaign a drawing will be held for the 2 remaining prizes. First prize is a \$300 gift card to a garden center and the grand prize is an Amazon Kindle Wireless Reading Device valued at \$500.

Winners will be notified by the credit union.

K C Area Credit Union has had contest winners in two previous Shazam contests in the last few years. Keep using your debit card for a chance to win!

Credit Union Privacy Policy

It is the goal of the K C Area Credit Union to offer competitive services to enable our members to achieve their financial objectives.

One of our highest priorities is protecting our members' personal and account information. In addition, we request our members exercise the same level of responsibility in guarding their own financial information.

We take very seriously our obligation to safeguard our members' privacy. To that end, our employees are instructed on the importance of member confidentiality. The K C Area Credit Union will not reveal information about member accounts or other identifiable data to third parties unless one of the following criteria is met:

1. An authorization or request is received from the member;
2. The information requested is required to complete a transaction initiated by the member;
3. The information is required to comply with a government agency or a court order;
4. The information is required to provide support or services for one of our products, (i.e. statement vendor)

The K C Area Credit Union does not sell our member lists to outside parties. We require any third party service or support provider to agree to safeguard the confidentiality of the member information. Vendors must also abide by all applicable privacy laws.

Only the personal information necessary to conduct the business of the credit union will be collected from our membership.

The K C Area Credit Union reserves the right to use information provided by members to protect our membership and us. We may also use personal information to identify, communicate or respond to questions or concerns posed by our membership.

Avoid a "Hold" on Tax Refunds

Avoid any holds or cash availability delays with your tax refund by authorizing a **direct deposit** into your credit union account. Members will get immediate credit of any direct deposit funds. With paper refund anticipation loans, the credit union typically puts a **nine-business day hold** on the funds. Contact our office for the correct format for your CU account number and routing instructions. Get access to your money faster!

K C AREA CREDIT UNION COMMITTEE MEMBER APPLICATION

PLEASE RETURN TO THE NOMINATING COMMITTEE BY FEB. 12, 2010.

Our members may be familiar with the credit union staff but few may know that we have three committees of volunteers that offer an invaluable service to our daily operations.

Each committee provides specific functions; and interested members should consider the level of commitment:

Board of Directors: This committee meets monthly; sets dividend and interest rates. The board implements new services and considers new products for the benefit of the membership. All credit union policies are drafted by this group.

Credit Committee: This committee reviews loan applications and reconsiderations daily. Serving on this committee would be a one-day-a-week commitment. This group conscientiously considers each applicant for loan approval based on the established credit union policies and guidelines .

Supervisory Committee: This committee regularly reviews office operations, periodically conducts random loan audits, over sees the annual audit of accounts.

Members interested in serving on a committee must include a short resume in the space provided below or attached on a separate page.

NAME _____ ACCOUNT NUMBER _____
PHONE NUMBER _____

Circle Committee Choice

Board of Directors

Credit Committee

Supervisory Committee

Please include current employment position, years of service, and any professional training/background. A background check and/or credit check will be required as part of the consideration process.