

The Advisor

K C Area Credit Union

816-936-5050

www.kcareacu.com

January 2012

There's Still Time! 60-Day Interest Free Loan thru Jan.

Offer ends January 31, 2012!

If you didn't jump on this before the holidays, there's still time to save! We've extended our 60-day no-interest signature loans through January 31, 2012. These loans are unique because the credit union will make the first 60 days interest free. No pre-payment penalty! Loans with balances after the 60-day interest free period will accrue at the applicant's qualifying interest rate starting on the 61st day of the loan. Start the new year out with great savings!



Avoid a "Hold" on Tax Refunds

Avoid any holds or cash availability delays with your tax refund by authorizing direct deposit into your credit union account of your tax refund! Members will get immediate credit of any direct deposit funds. With paper refund anticipation loans, the credit union typically puts a five-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!

YEAR END STATEMENT NOTICE

Your statement contains important year-end information. It includes your 1099 tax information for 2011. Please retain it as part of your permanent records.

Visit Us In Our New Office

New Office Provides Easier Access

We're excited for our members to see our new office space just beyond the 13th St. Guard Station. The credit union moved in late December to a new space with access off the main foyer on the ground level of the Bolling Federal Building. Benefits to our members will be much easier access for those outside the building and a much higher visibility to all working in the building. Tell your friends and co-workers about our new location and how our customer service sets us apart! Our phone number and mailing address will remain the same. Please continue to send correspondence to P.O. Box 15566, KCMO 64106

The Advantages of CU Membership

Visit www.lovemycreditunion.org to see merchant discounts available to you because you're a credit union member!



Invest In America offers discounts from the above merchants and others directly for CU members. See a complete listing on the lovemycreditunion.org site.

Committee Volunteers Needed

Our credit union depends on the time and expertise of our volunteer-members for everything from reviewing loan applications to overseeing the annual audit of accounts, to setting policies. Members interested in serving on a committee should contact our office for a Committee Member Application. Applications will be accepted through February 10, 2012. Committee elections are held by mailed ballot and announced at our annual meeting.



Beat The Buzzer! You Could Score Big By Using Your Debit Card

Between January 1, 2012 and March 31, 2012 cardholders making a PIN or signature purchase with their debit card will be automatically entered for a chance to win a \$500 Nike gift card. Each month of the campaign, six lucky winners will receive a \$50 Nike gift card. At the end of the campaign, one first place prize winner will receive a \$300 Nike gift card and the grand prize winner will receive a \$500 Nike gift card.

How To Build A Great Credit Score

Your credit score could be one of the most important numbers tied to your financial name. A credit score is a three-digit number ranging from 350-800 that helps lenders assess your credit risk. It's generated by information in your credit report from each of the three major credit bureaus: Experian, TransUnion, and Equifax.

To build credit the right way, hold at least three open and active lines of credit—a mix of credit cards and fixed payment loans. Credit card usage creates the information for the credit report and subsequent score.

Here's more ways to boost your credit:

- **Pay bills on time.** This can account for up to 35% of your credit score.
- **Keep a low credit-utilization ratio.** Don't use more than 30% of available credit and try to pay in full monthly charges.
- **Don't open a flurry of new accounts in a short time period.** This can send a red flag that you are taking on new debt—and temporarily lower your score.
- **Don't close existing credit.** Closing cards can shorten your credit history and affect your credit utilization score.
- **Pay your fines.** Whether it's a parking ticket or library fine, pay up. Debts reported to a credit reporting agency can knock down your credit score.

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 request 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.

