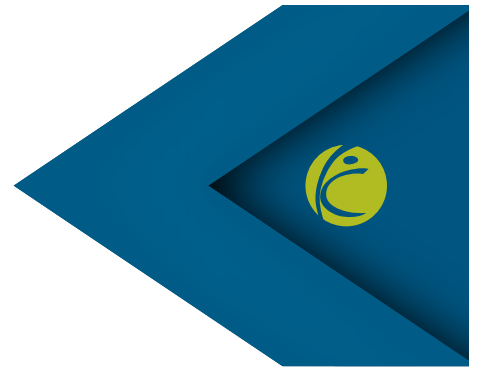


member insight

Credit Union News for KCCU Members

Fall 2024



manage your credit score
and more for **FREE**
within online banking!



learn more

Credit scores are a crucial component of financial wellness, but achieving and maintaining a high score can be challenging. For six steps to start building your credit, [read our full blog post here](#). What are you waiting for? Check out [SavvyMoney®](#) in your KCCU [online banking](#) today!

welcome to a new chapter of staying connected!

This is your first edition of our KCCU Member Insight eNewsletter, where all your important credit union news is now conveniently at your fingertips. Staying updated on all things KCCU has never been easier. This quarterly newsletter will give you a quick look at current promotions, financial tips, and upcoming events.

 Love My Credit Union® rewards

**MORE DEALS
MORE REWARDS
MORE TO Love**



Get Rewards

Your credit union membership is about the trust and care of community, built around where you live, work, and play. That's why you can save money through exclusive member-only offers through our trusted partners. [Through Love My Credit Union Rewards](#), credit union members have saved over **\$2 billion**. Learn all about how your KCCU membership can get exclusive savings on our [member discounts](#) page. Check it out and start enjoying member benefits you never knew you had.

auto loan rates that move you

Rates as low as

5.99% APR



Learn More

*APR=Annual Percentage Rate.

democracy in action

The Chairman of the KCCU Board of Directors appointed a nominating committee, which submitted the following three names to fill three vacancies for the KCCU Board of Directors. The nominees are **Marie Smith, Paul Chambers,** and **Seph Dabrowski.** These vacancies are for 3-year terms.

Any member wishing to run for office is encouraged to obtain a nominating petition at the credit union or from a Nominating Committee member: Gert Hickman, Richard Smith, or Margaret MacCreery. Petitions must be signed by at least 1% of KCCU members and returned to the credit union no later than **December 12, 2024.**

The Nominating Committee can be reached at:

Nominating Committee
c/o KCCU
P.O. Box 140
Battle Creek, MI 49016-0140

just in time- holiday cash

Get up to
\$4,000 for 36 months

8.99% APR¹

[learn more](#)



1 APR: Annual Percentage Rate. Federally insured by NCUA.



holiday toy drives

It's that time of year - time to get ready for winter and the heartwarming holidays that come with it! KCCU is excited to host our 22nd annual toy drive for children in our community who may not otherwise receive a gift during the holidays.

This year, the toy drive will be held November 15th through December 13th. The organizations we are partnering with are looking for new toys and games. Please bring in your unwrapped donations to any branch to help make a difference in the lives of children in need.



Federally Insured by NCUA



OMG! my car is FREE!

**Congratulations to
Lori and Wilbur!**

OMG! My Car is Free

Those who financed a car, boat, or RV through KCCU in June, July, or August 2024 were automatically entered into our **OMG!** raffle to win **up to \$20,000** to pay off their loan.

Check out our video [here](#) of the day we surprised our lucky winners at one of our Battle Creek branches!

Congratulations again, Lori & Wilbur!

kccu4u.org | 800.854.5421