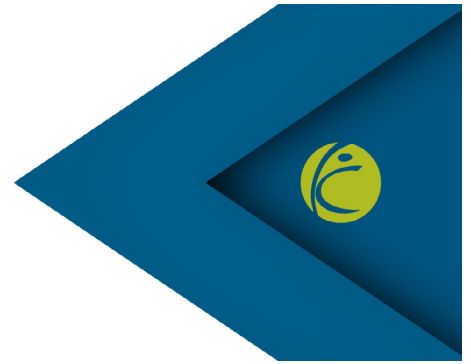


member insight

Credit Union News for KCCU Members



Winter 2025



Giving back to the community

KCCU is proud to give back to the communities where we live and serve. In 2024 we supported the following charitable programs:

- **Shred Day** - KCCU hosted a Community Shred Day at four branch locations.
- **Annual Coat Drive** - KCCU collected about 200 coats and other cold weather gear to donate to local community organizations.
- **Holiday Toy Drive** - KCCU staff and members donated over 750 toys for children in need in our community through The Salvation Army Angel Tree, There's Enough, and St. Joseph County United Way.
- **Team Volunteering** - KCCU staff volunteered over 850 hours of their time to local organizations they were passionate about throughout the year.
- **Teacher Grants** - Fifteen teachers were selected to each receive \$400 to purchase classroom supplies, totaling \$6,000 going back to local classrooms.
- **Scholarships** - Ten students were each selected to receive \$1,000 to be applied to their Fall 2024 tuition expenses.

KCCU also provided support and donations to many other local charities and non-profit service organizations in 2024 such as Meals on Wheels West Michigan, First Day Shoe Fund, S.A.F.E. Place Shelter, OutFront Kalamazoo, Gilmore Car Museum, Oaklawn, El Concilio, St. Joseph County United Way, YMCA, Charitable Union, and many more. Watch for our complete 2024 Community Impact Report coming soon.

Plan to attend the 2025 Annual Meeting

We'll report on 2024 progress and share what's ahead for 2025. Your Board has three open positions and three members have been nominated for these positions. The Credit Union bylaws state, "When only one member is nominated for each position to be filled, the chair may declare each nominee elected by general consent or acclamation at the Annual Meeting." Therefore, no mail ballots will be sent, and the following nominees will be elected to the three open Board of Directors positions at the Annual Meeting:

- Marie Smith
- Paul Chambers
- Seph Dabrowski

Congratulations!

Monday, March 17, 2025
at 5:30pm
Second Street Branch
Member Meeting Room

\$2000
for each recipient

KCCU
scholarships

[Learn More](#)

KCCU Scholarships

KCCU is excited to be awarding ten **\$2,000 scholarships** to our members pursuing further education at an accredited college, university, or trade school in Michigan. For



relax
and enjoy

intro rate

0%
APR*

balance transfer for 12 months

ask for details!

*APR-Annual Percentage Rate. Introductory 0.00% APR applies to balance transfers of \$500 or more that post to your Elite Credit Card account between 12/20/25 - 3/31/2025. Introductory rate does not apply to purchases, cash advances, or balance transfers from existing KCCU loans. Introductory rate is valid during the first 12 billing cycles following the date of the transfer. After 12 billing cycles, a variable APR (12.00%-24.00%), based on your creditworthiness, applies to unpaid promotional balances. Balance transfers submitted after 3/31/2025 will receive the cardholder's regular variable balance transfer APR (12.00%-24.00%). Variable APRs are accurate as of 12/20/25 and will vary with the market based on the Prime Rate. The cardholder's standard variable APR (12.00%-24.00%) will apply to any other purchases made. Subject to credit approval. Rates, fees, and terms subject to change. Additional limitations, terms and conditions apply. Federally insured by NCUA.



more information or to apply online, visit us at www.kccu4u.org. Applications will be accepted now through **March 23rd, 2025**.

Thank You

KCCU has been recognized as one of **America's Best Credit Unions 2025** by Newsweek and Plant-A Insights Group. Leading with outstanding service, we are committed to providing financial opportunities and lifelong value to our members. **THANK YOU** to our members, employees, and the community for this back-to-back honor!



Now open! Schoolcraft Branch - 500 N Grand St

KCCU is thrilled to announce that our new Schoolcraft branch opened on January 6th, offering members of the Schoolcraft and surrounding communities access to a full array of financial assistance, including daily transactions, checking and loan services, mortgages, investment services, commercial accounting including lending, and drive thru service.

The Schoolcraft branch includes a state-of-the-art drive-up Live Teller Machine! This looks and functions like a ATM but also includes video screens for members to see and speak one-on-one with a KCCU teller, all from the comfort of your vehicle!

Kellogg & Keebler Florida Retiree Luncheon

(Open to any Kellogg or Keebler retiree)

Location:

Golf Lakes Estates Clubhouse
5050 5th Street East
Bradenton, FL 34203

From I-75, take exit 217B to SR 70 West. For additional directions, visit golflakes.com

There will be door prizes, a 50/50 raffle, food & beverages.

New Year Tax Reminder

1098 Forms reporting all interest paid in 2024 on all Mortgages, Home Equity Line-of-Credit, and Home Equity Fixed-Term Loans will be mailed by the end of January. Consult your tax advisor because your interest may be tax deductible.

Tax Refund Direct Deposit Savings Account Direct Deposit

Provide KCCU's routing and transit number (272476734), and your savings account number plus suffix (for your Regular Savings or Money Market Plus) without spaces or dashes (i.e. 123456XXX).

Checking Account Direct Deposit

Provide KCCU's routing and transit number and your complete 9- or 14-digit checking account number found at the bottom of your checks. If you do not know your full checking account number, please stop into your local branch, as we cannot give account numbers over the phone.

because you
deserve it

skip-a- payment*

Sit back and relax with some extra cash. Skip a loan payment and get a little financial relief to start the new year!

Skip-a-payment on any qualified KCCU credit card, vehicle, boat, RV, or signature loan within online banking.

ask for details today!

help is on
the way

Get up to
\$4,000 for 36 months

8.99%
APR*

ask for details!

*APR-Annual Percentage Rate. Limited time offer. Rate and terms subject to change without notice and does not apply to every borrower. Minimum credit score of 730. Subject to credit review. Other rates and terms available. Offer does not apply to refinancing existing KCCU loans. Membership required. Other restrictions may apply. Federally insured by NCUA.



*Interest will continue to accrue during the deferment period and deferment will extend the life of the loan and may increase final payment. Offer subject to approval on qualified loans. Limit 2 skip a payments per calendar year (Jan. 1- Dec. 31) per loan and can only skip once within a 60-day period. Loans must be current, open for 6 months, and all accounts in good standing. Requests must be received at least 3 business days prior to the payment due date. The fee to skip a payment is \$40. If you have an AFT or ACH for this loan, contact KCCU at 800.854.5421. Federally insured by NCUA.



kccu4u.org | 800.854.5421

Federally Insured by NCUA