

**Volume 38 Issue 2 February 2018**

 ***WE THINK YOU'LL LOVE OUR SERVICES***

We would **LOVE** for you to check out the services & products we offer. Need help with your financial goals, about the different types of savings accounts or our club accounts. We also offer free checking with no minimum balance. Like to keep on top your finances? Check out our online banking and bill pay. Here at KVCCU we offer VISA Credit Cards & competitive low rate loans to meet your borrowing needs! Want to know more? Come visit any of our three offices located in Centralia, Salem, & Mt. Vernon. We know you'll fall **head over heels!**



 **Community Home Expos**

Come see what your community has to offer at your local home shows! Your credit union will have a booth at each event to show our support of the communities. Stop by and register for chance to win \$25 to be given each day at each show! Hope you see you there!

**Centralia Home Garden & Business Expo**

On 02/17 from 9am-4pm & 02/18 from 11am-4pm  
 Located at the Recreation Complex in Centralia

**Jefferson County Home Show**

On 02/23 from 5pm-9pm & 02/24 from 10am-9pm  
 Located at Times Square Mall in Mt. Vernon

**Home, Community & Ag Expo**

On 03/03 from 8am-4pm & 03/04 from 12pm-4pm  
 Located at the Community Activity Building in Salem

**VISA Lost/Stolen Phone Number**  
**800-325-3678**

**Debit Card Lost/Stolen Phone Number**  
**800-500-1044**

**Debit Card Fraud Phone Number**  
**800-369-4887**

**ANNUAL MEETING NOTICE**



It's that time of the year, come join us for the Annual Meeting!

- Held in the Lifelong Learning Center at Kaskaskia College
- Held On Tuesday, March 27, 2018
- Appetizers Served at 5:45 pm
- Dinner Served at 6:00 pm
- Meeting to follow (approx.. 6:45 pm)
- Lots of Mingling
- Great Food
- Drawing for Door Prizes

**CURRENT RATES**

**New or Used Auto 2018-2015 as low as: 2.49%**

**New or Used ATV's, Campers, Boats as low as 6.04%**

**New or Used Motorcycles as low as: 5.24%**

Rates quoted are lowest available rates. Actual rates are subject to membership eligibility and underwriting guidelines.

Rates are subject to change without notice.



**TAX REFUND INFORMATION**

If you are filing your taxes electronically (either over the internet or with a tax professional) **please verify your account number and routing number with the credit union first.** Incorrect information may delay your tax refund being direct deposited. No member will be allowed to direct deposit a non-member's or non-joint member's funds. If you decide to receive your refund by a paper check, please be aware that both payees must be present to sign the check. Regardless of how you receive your tax refund, **we need at least one week's notice if you will be getting more than \$1000 in cash back by withdrawal from your account.**

Hours: Mon – Fri: 9:00am-5:00pm Lobby; 8:30am-5:00pm Drive Up  
 Sat: 9:00am-12:00pm Salem / Mt. Vernon- Saturday: DRIVE UP ONLY



Federally Insured  
 By NCUA