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Volume 31, Issue 4, December 2013

Introducing an Exciting New Service for 2014

While keeping pace with the needs of our members and staying true to our mission of “People helping people with personal connections, simple solutions and lifetime relationships”, we are excited to announce a new service.

The KVCCU Mobile App

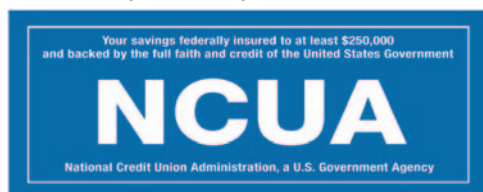
Do you feel like life is getting too hectic and you need something to make it easier? KVCCU now has mobile banking on our new Mobile App! Once you download the KVCCU Mobile app, you can take us with you wherever you go. You can check your account balance, find a surcharge free ATM nearest you, have our loan rates in your hand while you are shopping for that car, camper, motorcycle, etc, and much more! Our app is available in your App store on your smartphone. Check it out!



Don't Forget About these Services!

The holiday season always seems to put a crunch on your finances, and we have multiple services that are here to help.

- * **Skip-A-Payment Loan Program** - permits you to skip a monthly payment on selected consumer loans for a small nominal fee of \$20.
- * **Pal Loans** - comparable to payday loans or cash advance loans, but with a much lower interest rate than other outlets. This loan will help you get buy until the next paycheck!
- * **Christmas Club** - open a club account today to start saving for next year's holiday season!
- * **Checking Account Switch Kit** - this kit helps you close an account with another financial institution and transfer the funds to your new account at KVCCU. You can switch any direct deposits and automatic payments from your old account(s) over to your new KVCCU account. The kit contains a series of easy to follow steps, along with the necessary forms to fill out and mail to the respective parties.



Own A Piece of the Valley

Changes Coming in 2014

Starting January 1st, 2014, KVCCU will be enacting a few fee and notice changes.

We are proud to say that we have not raised fees since 2011, but due to increasing postage and printing costs, KVCCU will be raising the following fees:

- Overdraft Deposit - increased to \$3.00 per transfer
- Bad Address Fee - increased to \$3.00 per month for returned mail due to not informing KVCCU of a new mailing address. Mail from financial institutions are NEVER forwarded to new addresses for security purposes.
- Copy of cancelled drafts - increased to \$3.00 each
- All wire fees will be increased to accommodate KVCCU's increase in cost.

Please see kvccu.org or download our Mobile App for the complete list of the KVCCU fee schedule.

Also beginning January 1, 2014, KVCCU will no longer mail Overdraft Fee Notices, Returned (Fee) Notices, and Negative Balance Notices on a daily basis. Even though you will no longer receive these notices, we have multiple avenues to keep track of your account that include our Online Access, our Mobile App or just simply calling or stopping by the office.

Lastly, this issue of our newsletter will be the last one that will be mailed out. Starting next year, we will continue to have a quarterly newsletter, but because of the cost to print and mail them, we have decided to only make the newsletter available online on our website and with our E-Statements.

We apologize for any inconvenience any of these changes may cause. Do not hesitate to call or stop by if you have any questions.

1099's by January 31st, 2014

If you earned \$10 or more in dividends for the year of 2013, you can expect a 1099 from the credit union in your mail box by January 31st, 2014. You can quickly verify if you are going to receive a 1099 by looking at the year to date information on your December 31st, 2013 statement.

- VISA Lost/Stolen Phone Number**
800-325-3678
- Debit Card Lost/Stolen Phone Number**
800-500-1044
- Debit Card Fraud Phone Number**
800-890-5097

Kaskaskia Valley Community Credit Union

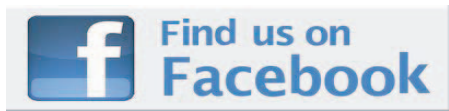
Let KVCCU & Sprint Simplify Your Life

KVCCU wants you to be able to take us wherever you go! We make mobile banking easy with our mobile app and online banking. That way you can check your account balance, transfer funds and more - right from your smartphone!

Don't have a smartphone yet or looking to upgrade? Sign up for the Sprint Credit Union Member Discount and you'll get a 10% discount on select regularly priced Sprint monthly service, with waived activation fees on new lines and waived upgrade fees.

KVCCU's mobile banking and the latest smartphone at a great price from Sprint - two ways we can simplify your life!

Visit www.kvccu.org to see our mobile banking options and begin simplifying your life today. Visit LoveMyCreditUnion.org/Sprint to find out how you can get the Sprint Credit Union Member Discount.



Current Rates at KVCCU

Premium Shares Certificate Rates

Minimum of \$1000

12 Mo., 10% APR/.10% APY

Minimum of \$1000

6 Mo., .10% APR/.10% APY

Preferred Checking Rate

.05% APR/APY

Share Account Rate

Proposed

.10% APR/APY

All Club Account Rates

.15% APR/APY

All rates are subject to change without notice, please call for most current rates. Rates Effective 12/17/13.

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.

Upcoming Holiday Closings

Monday, January 20th - Martin Luther King, Jr. Day

Monday, February 17th - President's Day

Mark Your Calendars for the Annual Meeting!

Each year, Kaskaskia Valley Community Credit Union members, board members and staff get together to celebrate another year of our Credit Union.

This year's Annual Meeting will be on Tuesday, February 25th. The night starts off with appetizers and dinner at 5:45pm followed by highlights of the Credit Union from the past year. Attendees also receive news on what to expect for the next year from the Board and Staff. The night ends with door prizes given to those in attendance along with GRAND prizes.

Cost of reservation is \$5.00 per person, including children, and is non-refundable. Reservations are limited to the first 50 members and must be made in advance.

Below is the reservation form and proxy. If you cannot attend, it is important that you sign and return the proxy form. If you attend, you may vote your shares even if a proxy is on file. Please include the \$5.00 per person with your reservation form. Make your check payable to KVCCU. **Reservations must be turned in by February 18, 2014.** We hope to see you on Tuesday, February 25th!

I WILL ATTEND THE ANNUAL MEETING AND VOTE MY SHARES. MY ACCOUNT NUMBER(S) IS (ARE):

_____, _____, _____, _____. PLEASE RESERVE _____ SEATS FOR THE ANNUAL MEETING. ENCLOSED IS MY CHECK FOR \$_____ FOR THE RESERVATIONS.

_____, I WILL BE UNABLE TO ATTEND THE ANNUAL MEETING. I AUTHORIZE THE SECRETARY TO VOTE MY SHARES BY PROXY.

SIGNED _____

DATE _____

Reservations must be returned NO LATER THAN Tuesday, February 18, 2014. Reservations are non-refundable.

Own A Piece of the Valley

401 S. Poplar, Centralia, IL 62801 ~ Ph: 618-533-6681 ~ Toll Free: 877-860-4357 ~ Fax: 618-533-6601 ~ kvccu.org ~ info@kvccu.org

Lobby & Drive-Up Hours: M, W, Th, F: 8:30am - 5:00pm; Tues: 9:00am-5:00pm; Sat: 9:00am-12:00pm