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## Celebrate Earth Day & Go Green with KVCCU!

Each year Earth Day, held on April 22, marks the anniversary of what many consider the birth of the modern environmental movement that began in 1970. Earth Day was founded by Gaylord Nelson as an effort to inspire the public to be conscious of environmental protection from oil spills, polluting factories, toxic dumps, pesticides, loss of wilderness and extinction of wildlife and forests. Today Earth Day has evolved with technology and people are urged to discover energy and channel it into building a clean, healthy, diverse world for generations to come.

So how can you take part in Earth Day at KVCCU? Help save a tree or two by going green and signing up for our convenient and useful services such as E-Statements and Online Bill Pay!



### Benefits of E-Statements:

- Regardless of the type of account, you will receive a monthly statement within hours at the end of each month.
- 24 hour access and save and print at member's discretion.
- Changes in the postal service has resulted in delays in receiving paper statements much later than what member's are accustomed to.
- Newsletter is uploaded each quarter and available through the E-Statement service.

### Benefits of Online Bill Pay:

- Set up all your monthly payments from one single, secure log in.
- Pay your bills in a timely manner that suits you and your budget.

Don't have an Online Account to start going green? Contact your KVCCU staff to walk you through setting up your Online Account, Online Bill Pay and E-Statements!

### Would you like to win \$25?!

Sign up for E-Statements during April and enter into our Going Green Raffle! And don't worry, if you have already signed up for E-Statements, you are automatically entered! Sign up today!



## Need A New Car? KVCCU Gives You Three Great Ways to Save

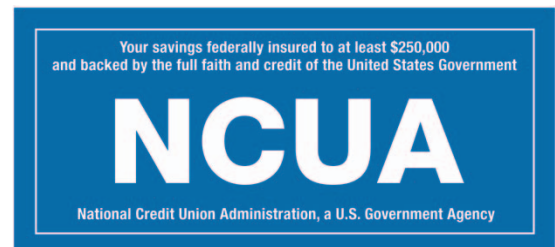
Kaskaskia Valley Community Credit Union has three ways for our members to save on a new vehicle purchase.

First, General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to see how much you can save and request your GM Authorization Number.

Secondly, our members can save big with great low rates when you finance your new vehicle through KVCCU. Contact us at 618-533-6681 directly to find out more about your vehicle financing options.

Third, you'll also save on fuel costs with GM's high-fuel efficiency vehicles. Start saving today!

GM offers high-fuel efficient products in most high-volume vehicle segments, and more are coming to the market each year. (All fuel economy ratings below are EPA Estimates) The new Chevrolet Cruze Eco, with it's 42 mpg EPA highway estimate, offers the best highway fuel economy of any gasoline engine (non-hybrid) car in America. The Chevy Equinox and GMC Terrain crossovers offer space for the family and a 32 mpg highway estimate. Chevrolet Malibu has EPA mileage estimates of 22 mpg city, 33 mpg highway, and can travel nearly 500 highway miles on a tank of fuel. Chevy Silverado and GMC Sierra offer the best highway fuel economy estimates of any V8 pickups (22 mpg), and offer hybrid models for the ultimate in full-size truck fuel efficiency (20 mpg city, 23 mpg highway).



## Own A Piece of the Valley

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

# Kaskaskia Valley Community Credit Union

## Shred Day ~ April 26th

Approximately 15 million United States residents have their identities used fraudulently each year. On a case-by-case basis, that means approximately 7% of all adults have their identities misused with each instance resulting in approximately \$3,500 in losses. Join us for Shred Day and take a step toward protecting your identity and clean out your home office at the same time. Visit KVCCU on Saturday, April 26th from 9 a.m. till noon and bring up to 3 boxes of personal documents for free shredding. We have contracted with Advanced Business Concepts who will have a truck on site to collect your documents to shred and you will receive a certificate of destruction that your documents will be shredded. This is a great way to protect you from identity thieves who commonly sort through trash for documents containing personal information.



## Did you know....

KVCCU partners with Air Evac Lifeteam to offer you the opportunity to join Air Evac Lifeteam's Membership Program at a special "members-only" discounted rate.?

Air Evac is your local air ambulance, serving area residents from bases in Mt. Vernon, Effingham and Marion. Air Evac Lifeteam understands the critical aspect of time in treating medical emergencies. Annual Air Evac membership fees for KVCCU members are as low as \$40 per household.

Enrollment forms are available at the office or visit [www.lifeteam.net](http://www.lifeteam.net) and use Credit Union plan Code 2977 to qualify for the 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 3/13/14.

## Own A Piece of the Valley

## Annual Meeting

The annual meeting was held at Kaskaskia College on Tuesday, February 25th. We had one of our biggest turnouts yet and everyone enjoyed amazing food and great fellowship. If you weren't able to make it, KVCCU extends a great thank you to all our members for your confidence and trust in us. We have great things planned for 2014 and we can't wait to report on those at next year's meeting. We hope you will be able to join us as it's sure to be another great time!

## Upcoming Holiday Closings

Monday, May 26, 2014 - Memorial Day

## Holiday World/Splashin' Safari Tickets On Sale

Holiday World will be opening May 3rd, 2014, with Splashin' Safari opening May 16th, 2014. Holiday World/Splashin' Safari is a great family friendly theme/water park and has been voted the cleanest & friendliest parks in the world. New in 2014 is the Mayflower, a classic swinging ship ride. Also this year there will be a fireworks show each Friday night, new restaurants, extended hours, and much more! Ticket prices this year at the credit union are: \$40.00 for general admission and \$35.50 for guests under 54"/Seniors age 60+. Ticket prices are for both parks and include free parking, free wi-fi, free sunscreen, free inner tubes for the water park and free soft drinks. Members may have the cost of the tickets withdrawn from their account at the credit union, with a signature being required. Tickets may also be purchased by cash, VISA credit cards, or money order by non-members. Tickets can not be mailed. All sales are final. Be sure to check back on the prices!



## Enjoy Great Benefits with KVCCU's VISA Credit Card!

Our Visa card is specially designed to offer you all the conveniences you welcome in your life. It saves you valuable time. It makes your life less complicated. It saves you money. Best of all, it comes from KVCCU - people you really know and trust.

So what are the benefits of our VISA card? Along with a 25-day grace period on purchases, our credit card provides a low rate of 12.50% on classic or 6.9% on platinum (qualified through lending guidelines), NO annual fee, cash advances at no cost and worldwide acceptance. Stop by KVCCU today to pick up an application so we can start making your life easier and more rewarding.

<b>FACTS</b>	<b>WHAT DOES KASKASKIA VALLEY COMMUNITY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?</b>
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>■ Social Security Number and Direct Debit Instructions and Overdraft History</li> <li>■ Credit History and Employment Information</li> <li>■ Payment History and Wire Transfer Instructions</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	All companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Kaskaskia Valley Community Credit Union chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Credit Union share?	Can You limit this sharing?
<b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes—</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences	No	We do not share
<b>For our affiliates' everyday business purposes—</b> information about your creditworthiness	No	We do not Share
<b>For our affiliates to market to you</b>	Yes	Yes
<b>For nonaffiliates to market to you</b>	No	We do not Share

<b>Questions?</b>	Call 618-533-6681 or go to <a href="http://www.kvcu.org">www.kvcu.org</a>
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**Who we are**

**Who is providing this notice?**

Kaskaskia Valley Community Credit Union

**What we do**

**How does Kaskaskia Valley Community Credit Union protect my personal information?**

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

**How does Kaskaskia Valley Community Credit Union collect my personal information?**

We collect your personal information, for example, when you:

- open an account or apply for a loan
- apply for insurance or apply for financing
- enter into investment advisory contract

We also collect your personal information from other companies

**Why can't I limit all sharing?**

Federal law gives you the right to limit only:

- sharing for affiliates' everyday business purposes— information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

**Definitions**

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- Kaskaskia Valley Community Credit Union is affiliated with insurance companies.

**Nonaffiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- Kaskaskia Valley Community Credit Union does not jointly market

**Joint marketing**

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- Kaskaskia Valley Community Credit Union does not jointly market

**Other important information**

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