



### Go Green In April!

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.

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 with save and print abilities 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 Bill Pay and E-Statements!



*Own A Piece of the Valley*

### Online Bill Pay - Safe & Convenient

If paying bills online is convenient, fast, saves money, and allows greater control, why do so many of us still write checks the old-fashioned way?

Given all the benefits of online bill pay, it's a mystery why more people don't take advantage of the service. Perhaps it's because we don't like change, we don't like the thought of setting up all the accounts, or we're worried about sending payment data over the Internet.

Believe it or not, paying bills online actually may protect you from identity theft. The most common theft of our personal information is not from the Internet--it's from statements left in a mailbox or pilfering paper with personal information from the garbage. Also, bill pay sites use encryption technology to scramble your data during transmission.

Once you take the plunge, you won't regret it. You have two main choices: (1) pay most creditors at their own websites; or (2) use KVCCU's Online Bill Pay that allows you to pay all your creditors. Our FREE Online Bill Pay makes it easier to track your spending and it's simple compared with book marking and remembering several user names and passwords for all creditors. If you want to go paperless, we can help you streamline the process. Talk to us today to find out more information!



**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

### Love My Credit Union Rewards

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Kaskaskia Valley Community Credit Union is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

### The More Offers You Take Advantage of, the More You Save.

- Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM.
- Save 10% on select regularly priced Sprint monthly service; businesses save 15% on select regularly priced Sprint monthly service. Plus waived activation and upgrade fees (up to \$36 savings for each)
- Savings of up to 50% off other popular plans from Credit Union Auto Club
- Save up to \$15 on TurboTax Federal tax products
- Save on services for your home from ADT, DIRECTV, Allied, and more
- Earn Cash back when you shop at over 1500 online retailers with Love to Shop.

Check out their awesome deals today by visiting their website or download the Love My Credit Union Rewards app!

Start Saving Today At  
[LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



### 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 02/12/2015

### Upcoming Holiday Closings

Monday, May 25 - Memorial Day

Saturday, July 4 - 4th of July

Monday, September 7 - Labor Day

### New At KVCCU!

Here at KVCCU we've added a few new staff members to our team.

In addition to Kim, Ruby, and Makalia, we have added a new assistant manager Chelsea Bradley, and two new member service representatives, Ashlee Stevenson, and Amber Rohrschieb.

If you get the chance please come in and welcome them, they are here to help our members in anyway they can.

Along With Going Green Don't  
Forget About Shred Day!

Shred Day Will Take Place On Saturday April 25th 9:00A.M. - 12:00

### Privacy Notice

Don't Forget the privacy notice is located in your first quarter statement. You can also find the privacy notice on our website [www.kvcu.org](http://www.kvcu.org), it is located at the bottom of the home page.

### 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