



A friendly voice behind our Card Services team, Jeff prides himself on bringing local personal service to members wherever they are located.

Kitsap Credit Union In Our Community

Mar 13-15	Kitsap HBA Home & Garden Expo	Mar 28	Military Appreciation Day
Mar 17-18	AARP Smart Driver's Class	Mar 31	Elder Investment Fraud & Financial Exploration Seminar
Mar 23	KCU Annual Meeting	April 7-8	AARP Smart Driver's Class
Mar 25	Home Buyers Workshop		

Praiseworthy Employees

Great service starts with great employees. And that's why, in 2011, Kitsap Credit Union introduced its ongoing employee recognition program, On the Spot.

Recognizing exceptional service, financial expertise, and the cooperative spirit recent honorees include Records Specialist Kelly Kelley, Financial Service Representative Joan Svardh, and Support Services Specialist Maria Ferate.



Congratulations Maria, Kelly, Joan, and Laurie. We're proud of you!



Previous recipient Laurie Antoszewski received the award's highest recognition, Core Purpose Ambassador of the Year, for her leadership during the 2014 computer system upgrade benefitting the organization's membership.

Recipients were greeted by CEO Elliot Gregg stating, "Our employees have always been at the heart of who we are. It's their commitment to service and passion for the community that make our members proud to say 'That's my credit union.'"

KCU's On the Spot award winners are peer nominated and receive a certificate of appreciation as well as paid time off.

Spring Is Home Improvement Season

We'd Like To Help

Ah, spring. It's the time when crocuses and daffodils begin to burst from the ground and reignite our passion for home improvement projects. If you're one of the green-thumbed, hammer-wielding, paint-brush-armed, contractor-negotiating, home-show-going crowd then spring is your season!

And, if you're looking for a way to fund your home improvement dreams, we'd like to help. We have a variety of options to help make your project a reality, such as fixed-rate home equity, home equity lines of credit, and mortgage refinances with cash-out options.

Which loan is best for you? We can help guide you through the options. Visit the friendly staff at your nearest branch, or give us call at (800) 422-5852 to get things started.

Free First Time Home Buyers Class

If you or someone you know is interested in learning more about what it takes to become a homeowner, attend our next class March 25th.

Register online at kitsapcu.org, or call Cathy Brorson, Outreach Coordinator at (360) 662-2153.

Is Homeownership A Part Of Your “Happily Ever After”?

It is for Paul and Sara.

Paul and Sara are Kitsap Credit Union members who, like many young adults, are just beginning their lives together. They wanted to buy a home, but were uncertain about the process and how to get started. Paul attended one of our First Time Homebuyers classes, and, armed with new confidence, applied for a home loan the next day. He and Sara were relieved to have a trusted lender guide them through each step along the way, and we are thrilled that they are now on the threshold of new dreams in their beautiful new home.

If homeownership is part of your happily ever after, we'd like to help. We have several home loan options available, competitive rates, low fees, and friendly experts to help you achieve your dreams.

Learn more at kitsapcu.org, or give our Home Loan Officer a call at (877) 274-4554 or (360) 662-2218.

Sara & Paul

Beware Of Tax Identity Theft

Ready for tax season? If you haven't heard about tax identity theft, you may not be.

Tax identity theft happens when someone files a phony tax return using your personal information — like your Social Security Number (SSN) — to get a tax refund from the IRS. It also can happen when someone uses your SSN to get a job or claims your child as a dependent on a tax return.

Tax identity theft has been the most common form of identity theft reported to the Federal Trade Commission (FTC) for the past five years.

» Tax identity thieves get your personal information in a number of ways. For example:

- Someone goes through your trash or steals mail from your home or car.
- Imposters send phony emails that look like they're from the IRS and ask for personal information.

» So what can you do about it? To lessen the chance you'll be a victim:

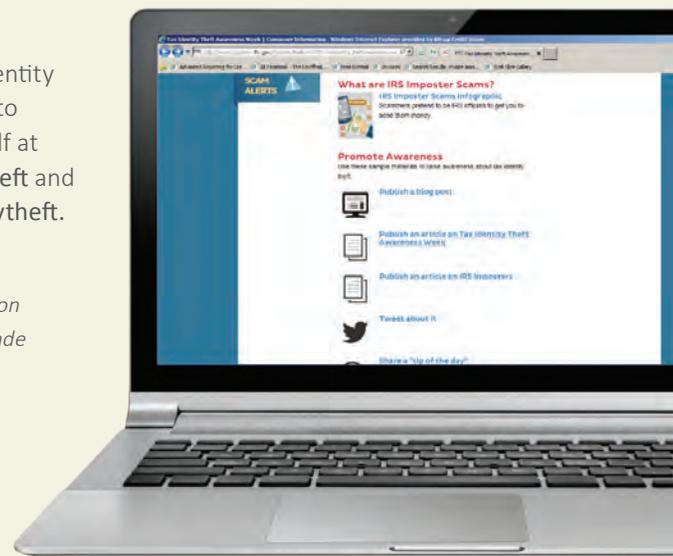
- File your tax return early in the tax season, if you can.
- Use a secure internet connection if you file electronically. Don't use unsecure, publicly available Wi-Fi hotspots at places like coffee shops or a hotel lobby.
- Mail your tax return directly from the post office.
- Know the IRS won't contact you by email, text, or social media. If the IRS needs information, it will first contact you by mail.
- Don't give out your SSN, Medicare number, or any other personal information unless necessary. Ask why it's needed, how it's going to be used, and how it will be stored.

» If you believe you may have been a victim of Tax ID Theft:

- Contact the IRS Identity Protection Specialized Unit at (800) 908-4490

You can learn more about identity theft and how to protect yourself at ftc.gov/taxidtheft and irs.gov/identitytheft.

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Our “Happily Ever After” Home Owners

Visit Us Today at kitsapcu.com/homeloans

KCU NMLS 445336 home loans are provided in partnership with CU Members Mortgage a division of Colonial Savings F.A. NMLS 401285. Equal Housing Opportunity 