

KITSAP CREDIT UNION financialcurrent

AUGUST 2015



With 5 years as KCU's Payroll and Employee Specialist, Kim Huyber lives by her life mantra "Treat everyone with honesty, courtesy and respect."

Kitsap Credit Union In Our Community

Aug 13	Haselwood Auto Group Golf Tournament	Aug 26-30	Kitsap County Fair & Stampede
Aug 15	South Kitsap School District Back-to-School Celebration	Aug 26	Homebuyer Class
Aug 19	Bremerton School District Summer Teacher Institute	Aug 26	Bremerton High School Back-to-School Celebration
Aug 25	Gig Harbor Chamber of Commerce Partners In Learning	Aug 30	Christian Life Center Crusin' Car Show
		Sept 5-7	Bremerton Blackberry Festival
		Sept 12	Gig Harbor Rotary Harbor Hounds

Introducing Mobile Check Deposit

The solution that makes your life easier just got better! You can now deposit checks using Kitsap Credit Union's Mobile Banking App and your mobile device's camera function.

No matter where you are, no matter what time of day – it's simple, secure, and quick to deposit your checks.

Deposits are generally credited to your account the same day, and the app is easy – walking you through the process step-by-step. You'll also receive email confirmation for added peace of mind.

Here's how it works:

- 1 Be sure you have updated the KCU mobile app recently.
- 2 Login to your mobile app.
- 3 Tap "Deposit Checks."
- 4 Accept the Mobile Deposit agreement. (You'll only need to complete this step the first time you use the Mobile Deposit feature).
- 5 Select into which account you want the funds deposited.
- 6 Type in the dollar amount of the check.
- 7 Endorse the back of the check with "For KCU Mobile Deposit Only", your signature and account number.
- 8 Take a photo of the front and back of the check.
- 9 Click "Deposit", and you're done.

Next time you receive a paper check, save yourself some time and skip a trip to the branch or ATM – rely on our mobile app instead.

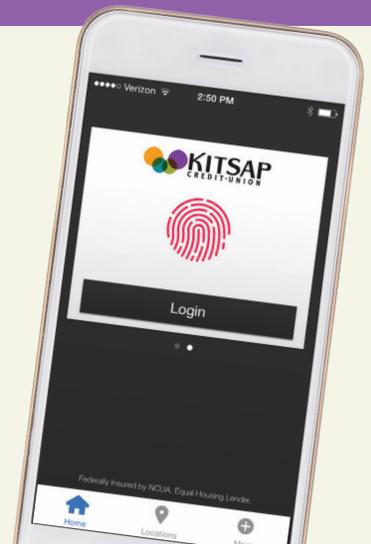
Mobile App Now Enabled For Touch ID™

Touch ID™ is the name of Apple's biometric fingerprint authentication technology. If you have an iPhone® 5s, 6, or 6 Plus, you can enable this feature on your phone as a highly secure alternative to using a passcode or strong password to access your phone and certain apps.

KCU's mobile app is now enabled for the Touch ID™ feature, which means you can log in to mobile banking with your fingerprint. And, look for iPad® Touch ID support later this year.

Learn more about Apple's Touch ID™ technology at apple.com.

iPhone, iPad, and Apple Touch ID™ are registered trademarks of Apple Inc.



Love us. Share us. share \$100 when you refer a friend

Love us for our great rates, low fees, and our commitment to community. As a community co-op, we can do more for you and our communities together.



Share \$100 when you invite a friend or family member to join Kitsap Credit Union by opening a Savings and Gold Checking Account now through August 15. You'll each receive \$33 deposited into your savings at account opening. We'll also donate \$34 to your local animal shelter supporting homeless pets.

1 Print the full name and phone number associated with your account:

_____ (____) _____ - _____
Name Phone Number

2 Hand off this form to a friend or family member with their printed name:

Invitee

3 Once their account is open we'll deposit \$33 to each of you and send your local animal shelter \$34.

An eligible referral requires a current member and a new member. New members must be 18 years of age and meet Credit Union membership eligibility and account opening requirements. APY refers to Annual Percentage Yield. Regular Savings APY is .01%. Minimum to open a savings account is \$5.00 and a minimum average daily balance of \$25.00 is required to earn the APY. Gold Checking APY is 1.50%. Minimum to open a Gold Checking account is \$25.00. No minimum balance required to earn the APY. Rates are current as of June 1, 2015 and are subject to change. Offer is for a limited time only. \$33 bonus deposited at account opening. \$34 Donations will accrue and be divided between Center Valley Animal Rescue of Jefferson County, Kitsap Humane Society, the Prison Pet Partnership of Gig Harbor, and Mason County's Sunrise Equine Rescue after August 15, 2015. Federally Insured by NCUA.

Thinking About How You're Going To Cover Tuition This Fall?

KCU's preferred partner, Campus Door, offers student loan options designed to help pay for college expenses not covered by scholarships and federal loans.

A **CU Student HELP Smart Option Student Loan®** offers:

- Competitive rates for graduate and undergraduate students
- No origination fees
- Up to 100% coverage of certified education costs (minimum \$1,000)

Apply today at kitsapcu.org/borrow or by calling (877) 458-8285.

Help Local Kids

School Supply Drive August 15 - September 30

Some families simply do not have the resources needed to purchase the things their children need for the new school year. That's why Kitsap Credit Union is inviting you to help local kids by donating school supplies.

Make your donation at any of our branch locations between August 15 and September 30. We'll make sure they are delivered to schools near each of our branch locations.

Thanks for caring about the kids in our communities!

Want To Be A KCU Board Member? We Have An Opening

Kitsap Credit Union's Board of Directors is recruiting new Board Members.

The Board of Directors serves the membership of Kitsap Credit Union by providing policy guidance and direction to the Credit Union's CEO and senior management team. As volunteers, all Board Members are expected to attend monthly Board and committee meetings, as well as comply with prescribed orientation, security, code of conduct and disclosure requirements. The Governance Committee will select candidates for this position that best complement the Board's needs to reflect the demographics of the community and the skills to fill future needs of the Board. The Board of Directors will make the final selection.

Background experience in finance, business/personnel management, planning, information technology, and related fields is beneficial but not required.

Interested? Submit a letter of interest no later than August 31, 2015, including a brief chronological resume of employment or applicable experience to:

Chair, Governance Committee
Kitsap Credit Union
PO Box 990
Bremerton, WA 98337