

Sandy Dail, President

Shawna Allen, Vice President

Employment Security Employees CREDIT UNION

Kansas
Departments of
Labor & Commerce



“Serving employees
and their families
since 1943”

401 SW Topeka Blvd., Topeka, KS 66603-3182 (northwest entrance) • Hours: 9 to 3, Monday - Friday
Phone: (785) 296-5015 • Fax: (785) 296-8046 • Email: creditunion@cox.net

April 2012

Helping You Is What We Do

With all the emphasis these days on interest rates, we've forgotten how important the monthly payment is when you're following a strict budget. Being able to afford the payment on the car of your dreams is our goal. The budget is as important as the interest rate.

If you are in need of a loan, and low monthly payments are on your mind, call us. We strive to offer terms that are not only convenient, but affordable as well. The worse we can say is “no” and if we do, we'll explain why and offer advice on how to turn that “no” into a “yes.” You say you have a loan somewhere else? If you have a loan at another institution, call us. We'll try to lower that high payment and make it affordable for your budget.

If your family member or coworker needs an auto loan, send them to the Credit Union. We want them to be part of the family too. In return, we'll reward you \$5 when the loan is disbursed. Minimum loan amount for \$5 credit is \$10,000.00. You win, we win and someone gets the car they need.

Member Rewards

That's \$5 for you and \$5 for the member you refer. Whether it's membership or an auto loan*, we'll pay you a reward. You read it right – refer a new member, get \$5. Refer five members, get \$25. It's so easy and you're helping someone else become part of your Credit Union family.

Membership is open to Kansas Department of Labor, Kansas Department of Commerce employees and their family members. Those family members include...you, your spouse, parent, stepparent, grandparent, child, stepchild, sibling, grandchild, aunt, uncle, niece, nephew, cousin and even former spouse! Won't you refer them today so they can receive the great benefits and service too?

Directors Declare Dividends

A dividend of .40% APR (.40% APY) for the quarter ending March 31, 2012, was declared by the Board of Directors. All Credit Union share rates are subject to change quarterly with dividends figured daily and paid quarterly.

2012 Annual Meeting

Your presence is requested for the Credit Union's annual meeting on April 17, 2012, at 5:15 PM. This event will take place at the Shawnee County Public Library on the second floor, room #206 (Menninger room). Your Credit Union Board of Directors and Committee members will present year-end statistics and discuss other important topics.

The governing body (Board of Directors) of our Credit Union is elected by you, its members. Their time is volunteered to drive us to achieving our mission: “The purpose of the Credit Union is to encourage thrift by offering savings and loans to members by providing a sound financial resource in a quality, competitive manner with emphasis on convenience and service.” Our income is returned to the membership by offering competitive interest rates on loans and better savings yields.

Won't you join us for this special occasion? There will be prize drawings, cookies and beverages. If you plan to attend, please call Sandy Dail at (785) 296-5015 so we will have an approximate number for our guest list.

If you are interested in a position on the Board of Directors, Credit Committee or Supervisory Committee, please call Sandy for information and details.

Supervisory Committee Audit

The Supervisory Committee is conducting an audit of your Credit Union records as prescribed by law. The enclosed statement of your account represents your share and

loan balances as of March 31, 2012, according to the records of the Credit Union. Please compare the balances shown on this statement with your records. If there is a discrepancy, please report it to:

William Layes
1921 W. 32nd Street, Topeka, KS 66611
(785) 267-1338

Unless you report any discrepancies within 10 days, the balance on the statement will be considered correct. Thank you from the Supervisory Committee.

Discount Tickets

The Credit Union has your discount tickets for Worlds of Fun, Oceans of Fun, Silver Dollar City, White Water, Schlitterbahn and Hollywood Theaters. The following is a list of ticket prices for 2012 – affordable summer fun for the whole family! Movie ticket prices are going up; Hollywood Theaters is increasing the prices to \$6.60 for a regular and \$7.60 for an ultimate ticket. We'll sell the stock we have until they're gone. Get your tickets today at the lower price. They don't expire and they make a great gift!

Silver Dollar City

Open March 15 through December 30, 2012

Silver Dollar City – adult one day	\$54.81
Silver Dollar City – child one day	\$44.06
Silver Dollar City – adult season	\$80.61
Silver Dollar City – child season	\$69.86

White Water

Open May 26 through September 3, 2012

White Water – adult one day	\$36.83
White Water – child one day	\$30.13

Worlds of Fun

Open April 14 through October 28, 2012

Worlds of Fun – adult one day	\$32.00
Worlds of Fun – child/senior one day	\$18.00
Ride-N-Slide – adult one day	\$40.00
Ride-N-Slide – child/senior one day	\$29.00

Oceans of Fun

Open May 26 through September 3, 2012

Oceans of Fun – adult one day	\$24.00
Oceans of Fun – child/senior one day	\$17.00

Schlitterbahn Water Park

Open May 26 through September 3, 2012

Adult (ages 12-54) – one day	\$32.50
Child/Senior (ages 3-11 or 55 and older) – one day	\$27.50

Movie Tickets (until existing stock is gone)

Ultimate	\$7.10
Regular	\$6.10

Tips for Graduates

1. **Get ANY job in a field you have a passion for.** Get your foot in the door any way you can, even if that means being the janitor or the errand boy at your local radio

station. Work hard, listen and learn, and you will move up the ladder to one day fulfilling your passion of being on the air. If you want to be a radio DJ, get ANY job at a radio station.

2. **Find affordable housing.** A good rule of thumb is to not let your housing expenses exceed 30% of your monthly take-home pay. This may mean you need to live with roommates or rent a studio apartment.

3. **Make savings automatic.** It's never too early to start saving for retirement or for your emergency fund. If your employer has a 401k program, start investing in it immediately. The key is to just start saving, no matter how small. As you see the dollar bills start to pile up, saving money will become very habit forming and give you financial peace of mind.

4. **Start networking.** The saying, "It is not what you know, but who you know," is one to live by. This happens by networking with as many people in your field of interest as possible. This should start way before you graduate by attending career fairs, taking internships during the summer and using online networking websites like LinkedIn and Facebook.

5. **Drive your car into the ground.** Avoid the impulse to go into debt over a new car when that first paycheck arrives in your bank account. If you don't have wheels, consider using public transportation or if you are going to buy a car, buy used. Let someone else take the initial depreciation hit when they drive the car off the lot.

Saving You Money

It's here! Our **UR Special** (also known as the Summer Special) is available now. You can use this money to pay off a high interest rate credit card, a bill or maybe you have overdraft fees from another institution. These funds can be used for whatever you wish. With this special you can borrow up to \$2,000 with a year to repay. Rates start at 11%*. Call and apply today. It's fast, easy and convenient. We want to save you money!

*Rate quotes are subject to credit approval and are subject to change without notice. Rates listed are best qualifying rates. All loan policies, procedures and guidelines will apply.

STAFF

Sandy Dail, President • Shawna Allen, Vice President

BOARD OF DIRECTORS

Jimmie Richardson..... Chair	Rick Hefley.....Director
Edwin Sayler..... Vice-Chair	William Layes.....Director
Paul Bicknell..... Treasurer	Lee Boos.....Director
Teila Gilchrist..... Secretary	Patty Guadian.....Director
	Claudette Sands.....Director

CREDIT COMMITTEE

Marc Lowe, Chair • Linda McAndrew • Dennis Kelly

SUPERVISORY COMMITTEE

William Layes, Chair • Nancy Sly • Russ Vawter

