

Giving Back to Those Who 'Protect and Serve!'

Fort Knox Federal was again the primary sponsor of the Elizabethtown Police Department (EPD) Annual Appreciation Dinner held February 25 at The Historic State Theater. President and CEO Ray Springsteen commended the officers on their professionalism and service to the community that goes beyond their sworn duties. He also mentioned that both EPD and the Credit Union have commonalities within their separate missions. "EPD provides quality service to the citizens of Elizabethtown and the Credit Union exists to improve the financial lives of its member-owners," he said. Both organizations are clear examples of the Credit Union ideal of "People Helping People."



AUSA Chapter President, Rick Bennett

Rick Bennett, Fort Knox Federal Credit Union's Pershing Branch Manager, has been wearing two hats for the last two years. Along with his duties for the Credit Union, Rick has been the Fort Knox Chapter President of the Association of the U.S. Army (AUSA), a private, non-profit educational organization that supports America's Army - Active, National Guard, Reserves, Civilians, Retirees and family members. As the AUSA Chapter President, Rick worked with several Fort Knox Commands, such as Army Cadet Command, Human Resources Command, and Recruiting Command. Rick concluded his term as Chapter President in January of 2017.



Member Spotlight



"I am very pleased with the friendly member service at the Credit Union. Because of the amazing rates on CDs [Certificates of Deposit], I am able to put money aside for my grand and great-grandchildren. I deposit my money here because I know without a doubt my money is safe and secure and gains higher dividends than any of the competition." -William M.

Home Equity Line of Credit details: APR - Annual Percentage Rate. Rates accurate as of 3/1/2017 and vary between 3.50% APR and 5.75% APR based on Combined Loan-to-Value (CLTV), line amount and credit score. The rate is variable, indexed with margin to the prime rate and subject to change on a quarterly basis, up to a maximum of 18.00% APR. Up to 100% financing based on credit worthiness. \$249 application fee waived from March 1, 2017 through May 31, 2017. Minimum advance of \$250.00. Property insurance required. Eligible open to Kentucky residents or residents in Indiana who reside within a 50 mile radius of any Fort Knox Federal Credit Union branch location. Early termination within 36 months requires repayment of closing cost associated with the loan. Seven Day turnaround when loan is processed using AVM (Automated Valuation Model) for valuation purposes and MUR (Mortgage Loan Report) for title purposes. NMLS # 402078

*Lowest rates based on credit worthiness and subject to credit approval. Not everyone may be approved for 100% financing. Rates, terms and conditions are subject to change and may vary depending upon credit worthiness, qualifications and collateral conditions. For current rates and conditions go to www.fortknoxfcu.org/mortgage.html.

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**FORT KNOX FEDERAL
CREDIT UNION**
People Helping People

See back page for full disclosures.

President's Letter

Deeply Rooted in the Community

With a history dating back to 1950, Fort Knox Federal has firmly established its roots in the communities we serve. Our Credit Union family has grown to more than 95,000 members, many representing third and fourth generations of their families to be Fort Knox Federal member-owners.

Our commitment to our members goes well beyond providing more than lower rates on loans, higher rates on savings and a full range of affordable financial services. Fort Knox Federal is dedicated to improving the financial lives of our member-owners.

For example, we partnered with Hardin Memorial Health's WOW Wellness on Wheels™ Mobile Unit to provide free health screenings at several of our branch locations as part of our "Focus on Fitness" effort. And while members had their blood pressure, cholesterol, blood glucose and BMI checked, they could also get a free personal financial review at the Credit Union.

After visiting one of six Focus on Fitness tour locations, members left knowing critical numbers that could make a dramatic difference in the quality of their lives.

Our commitment to our communities is also shown through Credit Union professional staff, such as our Pershing Branch Manager, Rick Bennett, who just completed two terms as President of the Ft. Knox Chapter of AUSA (Association of the United States Army). Or the many other staff members who are board members of non-profit and charitable organizations or who volunteer their time to support United Way, USA Cares, Relay for Life, Toys for Tots, Big Brothers Big Sisters of America and our local school systems – to name a few.

As our Fort Knox Federal family continues to grow, our commitment to each and every member remains the same—to improve the quality of their financial lives. An important component of that commitment is supporting the communities where our members live, work and raise their families.



RAY SPRINGSTEEN
PRESIDENT/CEO



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.



Come Join the Family...

Join us for our Second Annual Community Fest and 66th Annual Business Meeting at the Performing Arts Center located inside John Hardin High School on May 9, 2017. The evening will begin with Fort Knox Federal Credit Union's Board of Directors summarizing the financial highlights from another very successful year in 2016 and will be capped off with refreshments and entertainment for the whole family.

Every member in attendance will receive a **free gift** and those who attend the Business Meeting will also be eligible to win one of the many cash door prizes that total **\$1,500!**

Doors open at 5:00 PM.
Annual Business Meeting begins at 5:30 PM.

Free Food • Family Entertainment • Cash Drawings



Low Rate Auto Loans

Rates as low as 1.99% APR²

We're here for you for the long haul.

Flexible Terms • Fast Approval Process • Apply 24/7 Online

Transform Your House into a Home with a Home Equity Line of Credit!

Spring is just around the corner and it's a great time to spruce up your home with everything from new landscaping to a kitchen remodel.

With a Fort Knox Federal Home Equity Line of Credit (HELOC), you can have access to the money you need for all those springtime projects. Use as little or as much of your line of credit as you need—possibly up to 100 percent of your home's equity.

For a limited time, Fort Knox Federal will **waive the \$249 application fee** making your HELOC that much more affordable. HELOC rates are as low as 3.50% APR¹ with approvals usually within seven days of applying².

There are no payments until you draw funds from your line of credit and the interest you repay may be tax deductible, but *please check with your tax advisor*.

Your HELOC could also be an affordable way to:

- Have a special family vacation
- Pay for educational or medical needs
- Purchase items for a growing family
- Consolidate higher interest rate debt

But hurry, the \$249 waiver for the application fee is available from March 1 through May 31, 2017.



¹Annual Percentage Rate. Rates current as of March 1, 2017. Rates subject to change at any time. Quoted rate is fixed for new vehicles and is based on credit worthiness, qualifications and collateral conditions. All loans are subject to approval. Rate applicable to new purchases or external refinancing only with a vehicle that has 60% LTV (Loan to Value). Vehicle must be 2015 or newer for 1.99% APR to apply.