



THE **CORNERSTONE**

SPRING 2018

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

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When this member walked out of the Leitchfield branch that same Saturday, a weight had been lifted. We were able to take him from 10 debt payments per month to only two. Not only is he saving a ton in interest, he's able to keep an extra \$490 in his pocket each month!

”

-Ray Springsteen
President / CEO



VISA® BALANCE TRANSFERS

Simplify your life with one payment and one low rate.



PRESIDENT'S MESSAGE

Spring is a great time to start fresh, and at Fort Knox Federal we're always taking a fresh look at ways we can help our members improve their financial lives. Whether you are focused on paying down debt, increasing your savings or both – your not-for-profit financial cooperative is here to help!

IMPROVING FINANCIAL LIVES – ONE MEMBER AT A TIME

One example of enhancing members' lives is our 4.99% APR* Balance Transfer for Life promotion. If you're like most consumers, you probably see the big credit card companies' ads on TV or receive letters in your mailbox. They use big-name actors, promise the best deals and offer "teaser" rates of 0% APR* to get your attention. Who pays for all those expensive advertisements and funds those rewards programs? The consumers who use their cards. When you look closer at the fine print, you'll quickly see that many of those teaser rates jump up to double digit interest rates after only a few months.

As your Credit Union, we have a different motivation. We want to help you get ahead, not just entice you with low-rates that will go up before you realize it. That's why we're offering a way to lock-in a low rate for the life of your balance transfer. With interest rates on the rise, this non-variable rate can help you budget fixed monthly payments to pay-off your balances for good!

Recently, a member visited our Leitchfield branch on a Saturday feeling the stress of his bills and weighed down by debt. Toshia, one of our Member Service Representatives, was able to help the member refinance one loan with the Credit Union to pay off two others. She also approved the member for a Fort Knox Federal VISA® Card through our new Balance Transfer for Life offer. He is using his Credit Union card to pay off seven other credit cards – each one with an interest rate over 20.00% APR.*

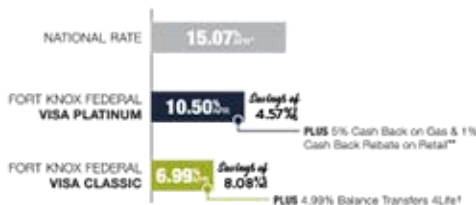
When this member walked out of the Leitchfield branch that same Saturday, a weight had been lifted. We were able to take him from 10 debt payments per month to only two. Not only is he saving a ton in interest, he's able to keep an extra \$490 in his pocket each month!

For savers, Fort Knox Federal offers some of the highest rates in the country on our certificates. In fact, bankrate.com recently recognized the Credit Union's 3-year certificate rate as the best in the entire nation.

Whatever your financial need, remember to check with your Credit Union first. We're here to help improve your financial life and are always happy to discuss solutions with you one-on-one. We're committed to changing lives – one member at a time.

RAY SPRINGSTEEN, PRESIDENT / CEO

TRANSFER YOUR BALANCES & Save!



*APR - Annual Percentage Rate. National rate provided by creditcards.com.
**Cash back rebate on purchases made with VISA® Platinum only. All rebates will not be shown at the time of purchase but will appear on your monthly billing statement. 5% off fuel purchases paid at the pump and 1% off general retail purchases.
1. 15.07% APR is the lowest rate available on external balance transfers and is subject to credit worthiness and qualifications. Not all applicants will qualify for the lowest rate. 4.99% APR applies to external balance transfers only (Fort Knox Federal VISA® Platinum and Gold cards not eligible). "You like" refers to the life of the balance transfer. Limited time offer. Minimum payment is equal to 2% of statement balance or \$30 - whichever is greater. 3% VISA® cash advance fee. See branch for details.

TAKE A BREAK

A photograph of a paved path winding through a dense forest of tall, thin trees. Sunlight filters through the canopy, creating a warm, golden glow and long shadows on the path. Below the main title, a decorative horizontal line consists of a series of parallel diagonal slashes.

If you are already dreaming of summer vacation – or just the more relaxed pace of summertime – you're not alone! At Fort Knox Federal, we think everyone deserves time to pause and be happy. Move your auto/RV loans to the Credit Union and take a break this summer, as we pause your payments.

More details coming soon! Be sure to check out fortknoxfcu.org for updates.



THIS SUMMER...

FROM YOUR AUTO & RV PAYMENTS

PUT YOUR HOME'S EQUITY TO WORK

Fort Knox Federal offers a full-range of mortgage and home equity solutions to help you finance your dream home or make the most of your current home's rising value.

Take advantage of:

- Up to 100% financing options*
- Fast closing times
- Low rates

New Home?

Now is a great time to buy. Let us give you the most important housewarming gift – affordable financing!

Existing Home?

Use funds to renovate your home – spring is the best time of year to landscape, buy new furniture or even put in that pool that you've been dreaming about!

Visit fortknoxfcu.org or call us at 800-285-5669 to apply today.

*Rates and terms are subject to credit review. In some cases, rates may be variable. Not everyone may be approved for 100% financing.





SAVINGS TIPS

FOR YOUR TAX REFUND



In 2017, eight out of ten taxpayers received an average tax return worth \$2,895, according to the IRS. If you're expecting a refund this tax season, saving all – or at least a portion – of it is a very smart choice.

Most Americans don't save nearly enough. In fact, a 2017 GoBankingRates.com survey found that more than half of Americans have less than \$1,000 in savings. Nearly 40% of respondents in that same survey had saved \$0.

Make sure your tax refund works for you!

Fort Knox Federal offers a full-range of certificate options with great rates. Our certificates are federally insured along with the rest of your deposits up to \$250,000. Visit fortknoxfcu.org today to see our latest rates and choose the term that works best for you.





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COMMUNITY FEST & ANNUAL MEETING






Join us for the Third Annual Community Fest and our 67th Annual Business Meeting at the Performing Arts Center located inside John Hardin High School on Tuesday, May 8, 2018. The evening will begin with Fort Knox Federal's Board of Directors reviewing the financial highlights of a successful 2017 and will continue with refreshments and entertainment for the whole family. This year's event will feature Steve Haffner, Mentalist, and the Ladies for Liberty musical group.

Doors open at 5:00 P.M.

Annual Business Meeting begins at 5:30 P.M.

OUR CORPORATE OFFICE:

3939 South Dixie Blvd Radcliff, KY 40160

-  facebook.com/fortknoxfcu
-  twitter.com/fortknoxfederal
-  instagram.com/fortknoxfcu
-  1-800-285-5669 (toll free)
-  Routing # 283978425

FORT KNOX FEDERAL
CREDIT UNION
People Helping People

Over the years, Fort Knox Federal and its members have donated over \$325,000 to USA Cares, supporting their mission to provide financial and advocacy assistance to post-9/11 active duty U.S. military service personnel, veterans and their families. These funds have directly helped more than 100 military families pay their utility bills, buy food and fuel, as well as assist with housing costs.

A portion of the donations to USA Cares have been dues paid by Fort Knox Federal for new credit union members who joined as part of the USA Cares Patriot Club field of membership. Anyone wishing to support USA Cares' mission and donate to supporting military families is eligible to join the Patriot Club. All dues and gifts to the Patriot Club go directly to sustain USA Cares' support of military families.

Learn more about USA Cares at USAcare.org.

