

A smiling woman with long brown hair, wearing an orange long-sleeved shirt and a grey backpack, stands in a forest with vibrant autumn foliage. In the background, another person is visible, and a dog is partially seen. The scene is bathed in warm, golden light.

THE CORNERSTONE

FALL 2019

**FORT KNOX FEDERAL
CREDIT UNION**[™]
People Helping People

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“ Together, we can help hard-working Kentucky families achieve more. ”

Ray Springsteen
President / CEO



BETTER EDUCATION, SMARTER DECISIONS

We're here to help you do more!



PRESIDENT'S MESSAGE

Providing Financial Education for all Kentuckians

As the children in our communities head back to school, your credit union is gearing up to help members of all ages increase their financial knowledge. As the largest member-owned financial institution in Kentucky, our mission of helping hard-working families improve their financial lives starts with education.

In the Classroom

That's why the credit union provided financial education training for over 800 elementary school students in Grayson, Meade and Nelson Counties in the first half of 2019 through our interactive VAULT program. As part of the credit union's VAULT program, each student took an assessment about "responsible money choices" at the beginning and end of the class. On average, students increased their knowledge of responsible money choices by 36 percentage points between the beginning and end of the class.



Becky Ates, Executive Vice President, Speaks at Bardstown Middle School.

By empowering students to be smart financial decision makers while they are early in their cognitive development, we're building the foundation for stronger families and communities tomorrow. Financial health, just like physical health, begins with knowledge and establishing healthier habits like saving for a rainy day and choosing lower-cost loans for major purchases.

In the Community

Building your financial knowledge doesn't stop when you reach adulthood. That's why the credit union has been partnering with the Kentucky Small Business Development Center (SBDC) for the past four years to host the annual Operation Veteran 2 Entrepreneur

workshop. The half-day event was held in August at our main branch office in Radcliff and was developed to help Fort Knox area veterans cultivate their entrepreneurial skills as they leave military service.



Ray Springsteen, CEO, Speaks at Veterans 2 Entrepreneurs.

The free workshop provided mission critical information to help veterans build and grow their small businesses. This year's event allowed participants to network and learn from successful Veteran small business owners, meet with valuable small business resource partners and gain management best practices for their businesses.

At Home

One of the many benefits of your credit union membership is access to an in-depth library of online financial tools. The Financial Education section of www.fortknoxfcu.org offers information and interactive resources to help you improve your credit, increase your savings, understand taxes, and much more.

As you send the kids back to school this fall, take a few minutes to further your own financial health. As your financial cooperative, we're here to help you succeed. Stop by your local branch, give us a call or visit us online to see how we can help you improve your financial health.

Thank you for your membership. We look forward to continuing to serve you. Together, we can help hard-working Kentucky families do more with their money and improve lives within our communities.

RAYMOND H. SPRINGSTEEN, PRESIDENT / CEO

HOLIDAY READY

WITH FREE CHECKING

If you're paying for checking at another financial institution, now is the time to switch to Fort Knox Federal's Free Checking and build your account balance just in time for the holidays.

Save money and time with these features:

- Prompt Pay - Get Paid Up to Two Days Early!¹
- Free Mobile App – Get 24/7 convenience²
- Worldwide ATM Access – Access your funds, wherever you are³
- Free Debit Card – Make purchases conveniently and use ATMs

1 Prompt Pay- Must have active Fort Knox Federal (FKFCU) account with active direct deposit. Prompt Pay is subject to when the credit union receives pay information from the Federal Reserve.

2 Wireless carrier fees may apply.

3 Up to four ATM fee rebates per month and free ATM withdrawals from any Fort Knox Federal Credit Union Branch ATM. IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT---To help the Government fight the funding of terrorism and money laundering activities, Federal law requires that we obtain, verify and record information that identifies each person who opens an account. To comply with this law, we will ask for your name, address, date of birth and other information to help us positively identify you. We will also ask to see your driver's license and other identifying documents.



OWN YOUR OUTSIDE

5% CASH BACK ON GAS

1% ON EVERYTHING ELSE

Wherever the trail takes you in life, Fort Knox Federal has a card for you. From a rewards card for your drive to a low-rate option for your next big adventure.

Choose the card that's best for you:

Visa® Platinum Benefits:

- 5% Cash Back rebates on gas purchases¹
- 1% Cash Back rebates on all retail purchases¹
- No Balance Transfer Fee or Annual Fee

Low-Rate Classic Benefits:

- Low monthly payments²
- No annual fees
- Interest rates as low as 8.99%³
- Automatically includes automobile rental and travel insurance.

KentuckyCard.com

¹ Cash back rebates 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. 3% VISA® cash advance fee.

² Minimum payment is equal to 2% of statement balance or \$35 - whichever is greater. 3% VISA® cash advance fee.

³ Annual Percentage Rate. Quoted rate is based on credit worthiness and qualifications. Rate may vary over time. 8.99%-18.00% APR for purchases and balance transfers. Quoted rate is based on credit worthiness and qualifications. Rate may vary over time.



BOARD OF DIRECTORS NOMINATIONS

The Nominating Committee met on August 29th and selected nominees from the applications duly and properly submitted for the three Board of Directors' positions open in 2020. These nominees are:

- **Richard L. "Dick" Ardisson**
- **J. Marvin Hawk**
- **Reba Watson**

Pursuant to Fort Knox Federal Credit Union Bylaws, nominations for vacancies on the Board of Directors may also be made by a petition signed by 500 members. A brief written statement of qualifications and biographical data must be submitted along with each nomination by petition. For all petition information, please call (800) 285-5669. All petitions and additional written information must be received no later than November 15, 2019 and sent to:

*Fort Knox Federal Credit Union
c/o Nominating Committee
P.O. Box 900
Radcliff, KY 40159-0900*

BOARD OF DIRECTORS

Reba Watson, *Chairman*
Jo Exler, *Vice Chairman*
Richard L. Ardisson, *Treasurer*
Wanda Parker, *Secretary*
Henry Wheatley
J. Marvin Hawk
Otto Tennant, Jr.
George Pennington
Robert H. Roush
Howard Williams, *Director Emeritus*
Rosemary Deaton, *Director Emeritus*

EXECUTIVE STAFF

Raymond H. Springsteen, *President / CEO*
Rebecca N. Ates, *Executive Vice President*

FORT KNOX FEDERAL
CREDIT UNIONTM
People Helping People

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

AUTO LOANS

Great Low Rates

HIT THE ROAD FOR LESS.

See Website for Details

*All loans are subject to approval. www.KentuckyCarLoan.com