

A couple is driving in a convertible car on a scenic road at sunset. The woman is in the driver's seat, wearing a pink hat and sunglasses, smiling. The man is in the passenger seat, wearing a red shirt, with his hand on her shoulder. The car's dashboard and steering wheel are visible. The road ahead is paved and flanked by greenery, leading towards a bright sunset over hills.

THE CORNERSTONE

SUMMER 2018

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

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“Fort Knox Federal is a US Small Business Administration (SBA) approved lender and funded over \$6 million in local business loans in May alone.”

Ray Springsteen
President / CEO



SMART BUSINESS LOANS
savings that drive success



PRESIDENT'S MESSAGE

Fort Knox Federal is a local, not-for-profit financial cooperative that's been serving the community since 1950. Unlike big banks, we are able to retain a laser-like focus on improving the lives of our members. This includes improving the communities we call home – right here in Kentucky.

As your local credit union, Fort Knox Federal is constantly looking for new ways we can strengthen our community and help businesses thrive.

Supporting Community

In May, many of our employees and members participated in the historical photo recreation as part of Fort Knox's centennial celebration. We were grateful for the opportunity to pay homage to our roots and we look forward to continuing our involvement and celebrating along with the post throughout the remainder of the 2018 centennial year.

The Credit Union also hosted over 700 credit union and community members in May during our 67th Annual Business Meeting and 2018 Community Fest at John Hardin High School. This was one of the most successful events to date and is a great way for the community to come together each year and celebrate the credit union difference.

Financing Local Business

Beyond supporting our community and connecting with individual members, Fort Knox Federal has been focusing on business lending. The Credit Union's local business lending activities have grown as small business owners consider their financing options. Whether they need a commercial real estate loan or a line of credit to help facilitate growth, the Credit Union's business solutions can often save them significantly.

In fact, we funded more local business loans in May than during any other month in our history. Your

membership and active participation with Fort Knox Federal helps fuel this type of investment in area businesses and ensures that we can offer great rates and flexible terms to individuals and businesses alike.

Fort Knox Federal is a US Small Business Administration (SBA) approved lender and funded over \$6 million in local business loans in May alone.

If you own a small business, now is a great time to look at your business banking needs and see how your credit union can help further improve your financial life. Thank you for your membership and wishing you and yours a wonderful summer!

RAY SPRINGSTEEN, PRESIDENT / CEO



SMART BUSINESS LOANS
BUILD SUCCESS AT
www.FortKnoxFCU.org/Business-Loan.html

TAKE A SUMMER

BREAK on your loan

www.SummerLoanBreak.com

Overwhelmed? Exhausted? Need a getaway?

You Haven't Had A Break Like This Since Grade School.

Move all your vehicle loans to the Credit Union and escape those payments for an **entire summer**.
Get ready to chill when you take a summer break and enjoy **120 Days of No Payments.***

MOVE MORE, SAVE MORE!

With the money you'll free up by moving your AUTO, MOTORCYCLE, RV, OR BOAT LOANS,
take the road trip or family vacation you've been dreaming about.

Example of a Savings:

 $+$  $=$ **\$2272**
\$354 /m CAR PAYMENT \$214 /m RV PAYMENT **IN SAVINGS**

Experience more than an ordinary Skip-A-Pay when you take our summer break.
Visit SummerLoanBreak.com to learn more and apply today.

Insured by NCUA. Equal Opportunity Lender.

*Loans subject to credit review and approval. Deferral promotion applies to new vehicle loans or non-FKFCU vehicle refinances only. Interest will continue to accrue on loans during deferment and borrower will be required to begin payment at the end of the deferment period. See GAP Agreement for any coverage restrictions. For details call (800) 285-5669.

ENJOY YOUR VACATION

FROM YOUR HOME

Your Vacation is Calling

Is it time to finance your annual summer getaway or finally make that dream vacation a reality? Your credit union is here to help with simple and affordable financing options.

Start making memories today by taking advantage of the option that works best for you:

- Home Equity Line of Credit (HELOC) – for homeowners, this may be your most affordable financing option
- Personal Loan – no collateral necessary
- Instant Cash Line of Credit – get quick access to the funds you need

Apply online, call or stop by and see us today to discuss your options in more detail!*



FINANCE THE HOME OF YOUR DREAMS

Our easy and convenient mortgage process is just a click or call away. If you're looking to purchase or build the home of your DREAMS we have great options to fit your needs!

Construction Loans

If you're planning to build, a Construction Loan from Fort Knox Federal can offer significant savings. Let us help with:

- One Time Closing Costs
- Options to Borrow up to 90% of the Appraised Value*
- Interest Only Payments During Construction

Mortgage Loans

If you've already found the perfect place, let us help you get in the door with our great Mortgage options. Take advantage of:

- Up to 100% Financing*
- Great Low Rates
- Quick Turn Around

Apply online at www.fortknoxfcu.org or contact us today at (800) 285-5669 to discuss your financing options.

*Rates and terms are subject to credit review. Not everyone may be approved for 100% financing.



BOARD OF DIRECTORS

NOW ACCEPTING APPLICATIONS

Applications for three Board of Director positions are now being accepted by the Nominating Committee. Any member 18 or older is eligible to serve as an official. Applications must be received by August 15, 2018. You may apply online at www.fortknoxfcu.org/volunteer.html or applications can be obtained by writing to:

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

The Nominating Committee will review the applications and select candidates who qualify. These names will appear in the October 2018 edition of "The Cornerstone" and will be on the ballot to be mailed to members in January 2019, if an election is required. To learn about the requirements and responsibilities of being a volunteer, please visit our website at www.fortknoxfcu.org/board.html.

BOARD OF DIRECTORS

J. Marvin Hawk, *Chairman*
Reba Watson, *Vice Chairman*
Jo Exler, *Treasurer*
Richard L. Ardisson, *Secretary*
Henry Wheatley
Otto Tennant, Jr.
Wanda Parker
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 UNION
People Helping People

OUR CORPORATE OFFICE:

3939 South Dixie Blvd Radcliff, KY 40160

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

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.



EQUAL HOUSING LENDER NMLS# 402678

NCUA

FEDERALLY INSURED BY NCUA

EQUAL OPPORTUNITY LENDER

FORTKNOXFCU.ORG