



THE **CORNERSTONE**

FALL 2018

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

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“Whenever I see a fellow veteran, I encourage them to pursue their dreams... There are so many resources out there, like the SBDC and Fort Knox Federal Credit Union, to help make their dreams a reality.”

Will Rivera,
Founder of Running Soles
First Sergeant, USA, Retired



VETERAN 2 ENTREPRENEUR

Strength in Community



PRESIDENT'S MESSAGE

Supporting Our Veterans

This year marks the 100th anniversary of Fort Knox and the 68th anniversary of your Credit Union. As part of our ongoing commitment to empowering members through financial education and supporting the military community, we partnered with the Kentucky Small Business Development Center (KSBD) to host the third annual Operation Veteran 2 Entrepreneur workshop this August.

This annual event allows participants to meet with valuable small business resource partners, gain management best practices for their businesses, and learn from successful veteran small business owners, like Will Rivera, who started Running Soles in Elizabethtown after retiring from the military with 24-years of service.

While he was preparing to transition from the Army, Rivera worked closely with the Small Business Development Center to develop a strong business plan and secured a Small Business Administration Loan from the Credit Union. As his business grew, Mr. Rivera and his wife decided to purchase a building in Elizabethtown's historic district. Again, he turned to the Credit Union for financing and was able to walk into the auction pre-approved. Today, Running Soles is part of the city's successful downtown revitalization effort and is motivating veterans and other residents to stay active.

Building a Stronger Community

The Operation Veteran 2 Entrepreneur initiative is just one example of how Fort Knox Federal helps empower members through financial education. These educational offerings allow individual members to control their financial futures. They also strengthen the communities we serve. When our ten founding members decided to start a credit union in late November of 1950, they weren't looking to make

a profit. They simply wanted to make a difference in their community.

That mission of "people helping people" is built into the Credit Union's DNA and the positive impact we are making collectively has grown, just as our ten founding members and \$1,000 in assets have grown to 103,000 members with \$1.5 billion in assets. This year alone, we're on track to contribute nearly \$100,000 in aid to military families through our partnership with USA Cares and are lending to small business owners who provide services directly to Central Kentucky communities.

I am certain that our founders would be proud of the impact we're making today. Thank you for your membership with Fort Knox Federal – together we can continue making a positive difference for veterans, families and our local communities.

RAYMOND H. SPRINGSTEEN, PRESIDENT / CEO



"Whenever I see a fellow veteran, I encourage them to pursue their dreams in retirement just as I've followed my passion for running," says Rivera. "There are so many resources out there, like the SBDC and Fort Knox Federal Credit Union, to help make their dreams a reality."

Running Soles Weekly Training Events have grown significantly over the past five years. From a handful of runners to as many as 60-70 residents at a time attending these healthy and social community activities.

PAY YOURSELF

A photograph of two women sitting at a dining table in a restaurant or cafe. The woman on the right, with dark curly hair and wearing an orange sleeveless top, is laughing heartily. The woman on the left, with blonde hair and wearing a blue patterned top, is also smiling and looking towards her. The table is set with wine glasses, plates of food, and a centerpiece of flowers. The background features a brick wall and large windows.

*Annual Percentage Rate. 7.99%-18.00% APR for purchases; 11.00%-18.00% APR for balance transfers. Quoted rate is based on credit worthiness and qualifications. Rate may vary over time. **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. Limited time offer. ***All loans are subject to credit approval. Minimum refinance amount \$5,000. \$50 will be placed in savings account when the loan disburses. Offer does not include in-house refinances. Offer applies to credit card, auto, RV, and personal loans only; No business loans. Maximum incentive that may be earned per primary member is \$250. Loans must remain at Fort Knox Federal for a minimum of 180 days or the incentive amount will be owed and added to the loans' early payoff amount.

A \$250 HOLIDAY BONUS***

Earn \$50 for every \$5,000 balance transferred

MAKE THE HOLIDAYS HAPPEN

Bring everything together this season with help from your Credit Union.

We're giving members \$50 for every \$5,000 in loan balances moved from other financial institutions, earn up to \$250!

Watch the magic unfold this season when you discover great new ways to save and enjoy your holiday bonus.

Visit fortknoxfcu.org to learn more or apply today.

Three Great Ways to Save for the Holidays!

TRAVELING

5% CASH BACK
ON GAS**



FAMILY GATHERING

Rates as low as

7.99% APR*



INDULGE



Fort Knox Federal is a great place to get a loan. Plus, savers get a piece of the pie with our great rates, too. Share certificates are an easy way to boost your earnings. Options range from 3 to 59-month terms; pick your slice and enjoy earning more.

SAVERS WANTED! Pick Your Maturity Date & Earn More!

View the latest rates on our website. Once you've decided on the term that's right for you, log in to **Branch@Home** and open a new certificate account in less than a minute! You can also call or stop by a branch to open a new share certificate account in person.

Insured by NCUA

FORT KNOX FEDERAL CORNERSTONE

BOARD OF DIRECTORS

NOMINATIONS

The Nominating Committee met in early September and selected nominees from the applications duly and properly submitted for the three Board of Directors' positions open in 2019. These nominees are:

- **Cathy Pierce Groner**
- **Jo Exler**
- **George Pennington**
- **Bob Roush**
- **Steve Bratcher**

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, 2018 and sent to:

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



USA CARES

RENEW YOUR MEMBERSHIP TODAY.

If you joined Fort Knox Federal through the USA Cares Patriot Club field of membership, please consider renewing your Patriot Club membership to continue supporting military families.

USA Cares provides emergency assistance to post-9/11 active duty U.S. military service personnel, military families and veterans who are transitioning back into civilian life. Since 2003, USA Cares has responded to more than 85,000 requests for aid and provided millions of dollars in assistance to military families in crisis.

Anyone wishing to support USA Cares' mission and donate to supporting military families is eligible to join – or renew their membership in – the Patriot Club. All dues and gifts to the Patriot Club go directly to sustain USA Cares' support of military families.

Renew your membership or learn more at USAcare.org.

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
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People Helping People

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MORTGAGE

100% FINANCING*
VOTED FAVORITE MORTGAGE LENDER
2017 • 2018**

*Rates and terms are subject to credit review and approval. Not everyone may be approved for 100% financing. **News Enterprise, Readers' Choice Awards 2017; 2018.