

Start Your New Year Off Right

Do you find yourself making the same New Year's resolutions over and over again? Let us help you succeed with a resolution to become financially fit. You can start by taking advantage of our **introductory 0% APR¹ for 12 months on balance transfers offer with Fort Knox Federal VISA credit cards.** Shed those high interest rates from other lenders and pay off holiday charges faster when you transfer balances to a new or existing VISA credit card. Offer available on transfers made between January 1 and March 31, 2017.



VISA Balance Transfer Special



VISA Platinum Credit Card

Helping you make memories.

5% Automatic Cash Back on Gas²

1% Cash Back on Retail² • No Annual Fee • Apply online or at any branch location

Battling Hunger Here at Home



From October through December 2016, the Credit Union partnered with Feeding America, Kentucky's Heartland to help fight hunger throughout central Kentucky by collecting thousands of pounds of non-perishable food items at our 15 branch locations. Additionally, Fort Knox Federal staff members devoted hundreds of volunteer hours filling backpacks with food for school children as part of Feeding America's Backpack program in Hardin County. Credit Union staffers also traveled to Bowling Green to help launch Feeding America's food distribution program in Warren County.



Thanks to all of our volunteers and thank you to our members who donated food to Feeding America. 'People Helping People' is more than the Credit Union's motto; it is our mission to improve the financial quality of life for our members and to serve our hometown communities.

Equal opportunity lender. Federally insured by NCUA. ¹Annual percentage rate. Applies to new and existing VISA accounts (Student VISA excluded). Transfers (\$500 - \$25,000) made between January 1 and March 31, 2017. Does not apply to balance transfers from existing Fort Knox Federal Credit Union VISA card accounts or other Fort Knox Federal loans. 0% APR is effective for twelve (12) months from the first balance transfer date. Rate after introductory period based on credit worthiness; variable APR between 9.5% and 17.75% will apply after introductory period. ²VISA Platinum only. 5.00% cash back rebate on gas purchases paid at the pump and 1.00% cash back on retail purchases. Rebates will not be shown at the time of purchase but will appear on your monthly billing statement. Balance transfers will be processed as cash advances and will not receive cash back rebates. ³Quoted 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 2017 or newer for 1.74% APR to apply. ⁴Annual Percentage Rate. Quoted rate is fixed for used 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).

1.74% APR³ Auto Loans

Need to shape up your finances in 2017? Check out our great rates on new and used auto loans!

Fort Knox Federal Credit Union vehicle loans offer low rates, fast and easy application process, no prepayment penalties and you can close your loan electronically to get your money faster. Apply anytime online or by phone and get pre-approved before you go to the dealer.

- New vehicle (as low as) 1.74% APR³
- Used vehicle (as low as) 2.49% APR⁴
- Flexible terms
- Fast approval process
- Apply 24/7 online
- Purchase or Refinance
- Optional Extended Warranty Coverage.



Plus, 5% cash back rebate on gas² with our VISA Platinum.

OFFICERS

BOARD OF DIRECTORS

Richard (Dick) L. Ardisson	Chairman
J. Marvin Hawk	Vice Chairman
Reba Watson	Treasurer
Jo Exler	Secretary
Henry Wheatley	Member
Otto Tennant	Member
Wanda Parker	Member
George Pennington	Member
Robert H. Roush	Member

Directors Emeritus:
Howard Williams
Rosemary Deaton

EXECUTIVE STAFF

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

MAIN OFFICE
3939 South Dixie Blvd
Radcliff, KY 40160
www.fortknoxfcu.org

Federally insured by NCUA. Equal opportunity lender.



THE CORNERSTONE

www.fortknoxfcu.org | January 2017

Shedding holiday weight can be hard, shedding interest doesn't have to be.

0% introductory¹ APR¹
for 12 months
on balance transfers

(see back cover for details on VISA Balance Transfer Special)

We'll help you take steps to get financially fit in 2017!

#KNOWYOURNUMBERS

Follow us for tips on how to improve your financial health:

@fortknoxfcu Fort Knox Federal Credit Union

FORT KNOX FEDERAL CREDIT UNION
People Helping People

Equal opportunity lender. Federally insured by NCUA. ¹See back cover for full disclosures.

President's Letter - *Getting Financially Fit*

A New Year has begun, and, as with each New Year, there's a promise of a new beginning. Many of us make resolutions to lose weight, spend more time with family, or get in better physical shape. All are well-intentioned goals.

There is one resolution that Fort Knox Federal can help you keep—that's to shape up your financial life. Getting financially fit will help you save money, save time and improve your standard of living.

A great place to start is knowing your financial fitness numbers—namely your credit score, interest rates on any outstanding loans, what you are earning on savings, and how much you pay each month for your checking account. Just by knowing this information, and making a few appropriate changes, you could have extra money each month.

Your credit score is one of the most important determining factors when it comes to borrowing money, opening a checking account, or even applying for a job. Simply put, your credit scores—and you have more than one—are numerical summaries of your overall level of credit risk. Generally, the higher your scores, the better your credit, and the more likely it is lenders will offer you favorable interest rates on loans.

Most consumers have three credit reports in their name – one from each credit reporting agency (TransUnion, Equifax, and Experian). To obtain your free credit report visit annualcreditreport.com. You can also visit any convenient Fort Knox Federal branch and ask about our easy and free loan review to see if re-financing loans from other lenders with the Credit Union will save you money.

A member named Amanda C. recently took advantage of our free loan review and re-financed her auto loan from another lender saving more than \$108 a month—that's more than \$7,000 over the life of the loan! The loan review and approval were both easy and completed in just one day.

Improving your financial fitness can be just that easy. Save money by re-financing your high interest rate loans from other lenders or by switching to a free Fort Knox Federal checking account with Prompt Pay. Prompt Pay gives you access to your money up to two days sooner when you have direct deposit.

Remember, we're here to help improve the quality of your financial life and to make that process easy for you.



RAY SPRINGSTEEN
PRESIDENT/CEO

Prepare Your Own Taxes and Save

With TurboTax® and Fort Knox Federal Credit Union, it's easy to do your own taxes and save. TurboTax® coaches you every step of the way, and Fort Knox Federal Credit Union offers you **savings of up to \$15** on TurboTax® products.

- TurboTax® translates taxes into simple questions about your life and puts everything on the right forms for you.
- TurboTax® searches over 350 deductions and credits, so you can be confident you're getting the biggest refund you deserve.
- TurboTax® runs error checks and a final review of your return to help make sure your taxes are done right.
- Have your refund Directly Deposited in your Fort Knox Federal Account.

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2017 Nominees for the Board of Directors



Richard 'Dick' L. Ardisson

It has been my privilege to serve as a FKFCU volunteer for 18 years, most recently serving as the Chairman of your Board of Directors. My focus has been on providing the best possible products and services to improve the financial lives of our members while keeping our Credit Union financially sound and growing. I have completed formal studies earning the Certified Credit Union Director designation. I'd like to continue in the fiduciary and governance roles enabling the growth of our Credit Union, and fulfilling our motto of "People Helping People."



J. Marvin Hawk

It has been my honor and privilege to serve on the Board of Directors for more than 35 years. During this time, I have seen the credit union grow from \$52 million in assets to more than \$1.3 billion today. I believe that my educational background, financial management experience in civil service, demonstrated leadership in professional associations and service in several different capacities on the Board make me uniquely qualified to serve. It is my desire to seek another term. I will continue to work toward providing more and better services for you the members.



Reba Watson

It has been an honor and a privilege for me to serve as a volunteer with the Fort Knox Federal Credit Union "family" over 30 years. I would like to continue serving the members for another term on the Board of Directors. As a volunteer with this great organization, I can contribute to "People Helping People".

All candidates for the Board of Directors have met eligibility requirements and were nominated by the Nominating Committee in accordance with Credit Union By-Laws.

In accordance with Fort Knox Federal Credit Union By-Laws, since the candidates are unopposed they will be elected by acclamation at the Annual Membership Meeting scheduled on May 9, 2017.

#KNOW YOUR NUMBERS

If one of your New Year's resolutions is to get in better physical shape, then you might want to start by knowing your numbers—namely your blood pressure, cholesterol levels, blood sugar index, body mass index (BMI), etc. A simple checkup, done by our friends at Hardin Memorial Health, can tell you all these numbers and more so you'll be able to make better decisions regarding your health. Leading a healthier lifestyle involves eating a nutritious diet, getting the proper amount of sleep, getting regular exercise and removing stress from your life.

In order to get financially fit you also need to 'know your numbers'. In this case the numbers are your credit scores, interest rates on your loans, what you are earning on savings and how much you pay each month for your checking account. Fort Knox Federal can help with knowing these numbers with a FREE loan review. This quick and easy review with the Credit Union will help you understand the critical numbers impacting your finances. Once you have this information you'll be better prepared to make the appropriate decisions about your financial fitness. For additional tips on how to become financially fit check out our Twitter or Facebook page, **#know your numbers**.

Here's wishing you a healthy and prosperous 2017!

