

66th Annual Business Meeting & 2nd Annual Community Fest

Nearly 750 members and their families joined the Credit Union for a night of fun and festivities at our 66th Annual Business Meeting and 2nd Annual Community Fest. The event was held on Tuesday, May 9, at the Performing Arts Center, located inside of John Hardin High School. The events are held annually to celebrate the Credit Union's past success and to offer a look into Fort Knox Federal's future.



The evening included FREE food and gifts for everyone in attendance, plus musical performances by both The Lindsey Family (bottom) and the Ladies For Liberty. J. Marvin Hawk (top left) was also elected Board Chairman.



Thank you to all who attended and we look forward to having everyone back out in 2018!

Construction Loans

Your blueprint to the home of your dreams!

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Member Spotlights



They [Fort Knox Federal] were able to combine two loans so I wouldn't have two payments, which saved me money each month. **Robert C., Member**

They [Fort Knox Federal] helped us to purchase our new Toyota van. Brittany made the process painless. **Steve G., Member**



1 Auto Loans: Annual Percentage Rate. Quoted 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 2015 or newer for 1.99% APR to apply.
2 Auto Refinance: All loans are subject to approval. \$7,500.00 minimum refinanced. \$100.00 deposit will be placed in account 90 days after refinance of loan has been completed. Offer does not include in-house refinances. Offer valid June 1, 2017 to July 31, 2017.
3 Construction Loans: Rates and terms subject to credit review.

Discount Park Tickets

Savings of up to \$25.00 off each gate price ticket!

Tickets are available for the following parks at all Fort Knox Federal locations excluding our Fort Knox locations.

Parks

- Beech Bend Park
- Kentucky Kingdom
- Kings Island
- Louisville Zoo

For more information visit us online at:
www.fortknoxfcu.org/park.html



OFFICERS

BOARD OF DIRECTORS

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Reba Watson	Vice Chairman
Jo Exler	Treasurer
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Otto Tennant, Jr.	Member
Wanda Parker	Member
George Pennington	Member
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Directors Emeritus:
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 Rosemary Deaton

EXECUTIVE STAFF

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 Raymond H. Springsteen
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MAIN OFFICE
 3939 South Dixie Blvd
 Radcliff, KY 40160

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THE CORNERSTONE

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See back page for full disclaimers.

President's Letter

Improving Members' Lives

Summer is traditionally a time for vacations, family outings or just relaxing. But this summer could be a great time for you to save money by refinancing your auto loan or mortgage with Fort Knox Federal.

Refinancing could save you hundreds of dollars each year and sometimes thousands over the life of the loan. Fort Knox Federal's mortgage and auto loan rates have remained low making refinancing a viable option, not just to save money, but to change lives.

As I mentioned at our Annual Business Meeting in May, we had a member who suffered the tragic loss of her husband. Along with the emotional trauma, she had to deal with the loss of her husband's income. When she realized that she would have problems coming up with more than \$2,000 in monthly household loan payments, she turned to the Credit Union for help.

After a comprehensive review, we were able to refinance the first mortgage on her home and that allowed her to access the \$78,000 in equity she had. With that money, the member was able to pay off all her debts leaving her with a new mortgage payment of just \$650 a month.

So, from \$2,000 a month in bills to a single mortgage payment of \$650—this was a life changing benefit for that member, who had initially turned to the Credit Union in a time of crisis, but left giving staff members a hug.

This member's story is repeated again and again at the Credit Union because our mission is to '...improve the financial lives of our member-owners'. Every day, we help members to make purchases, renovate or otherwise use the equity in their homes to better their lives.

Likewise, we can help you save money by refinancing your auto loans from other lenders. And for a limited time, the Credit Union will pay you \$100 for a qualifying auto loan refinance². That's right, you can get a lower payment and receive an extra \$100²!

Let us see how the Credit Union can help improve the financial quality of your life by stopping by any of our convenient locations or by visiting us online at www.fortknoxfcu.org.



RAY SPRINGSTEEN
PRESIDENT/CEO

Board of Directors



Now Accepting Applications

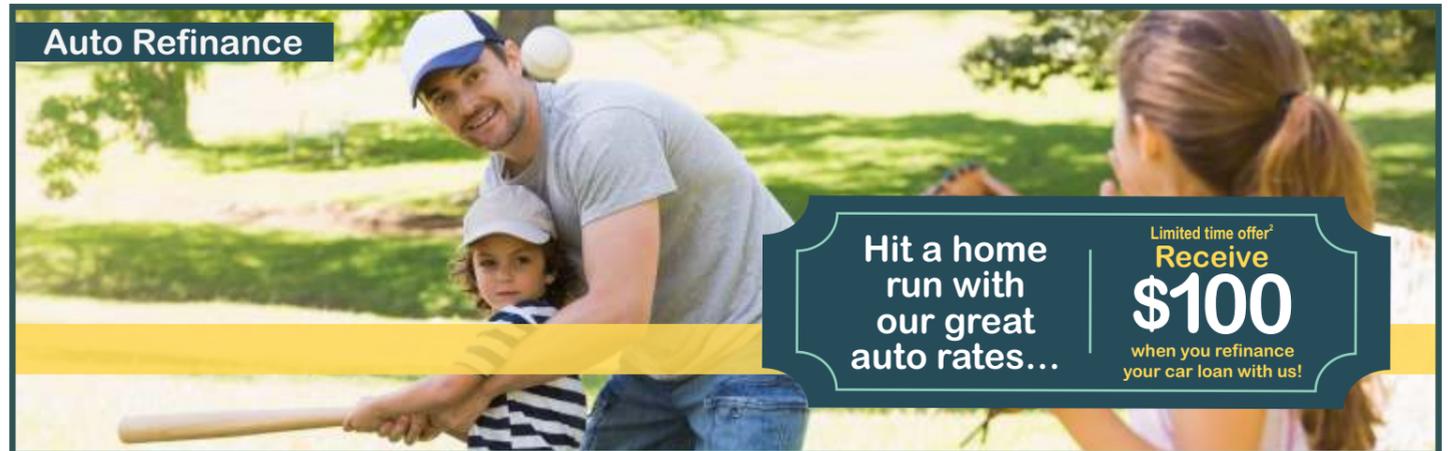
Applications for three Board of Director positions are now being accepted by the Nominating Committee. Any member 18 or older is eligible to serve as an official. Applications must be received by August 15, 2017. You may apply online at www.fortknoxfcu.org/volunteer.html or applications can be obtained 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 2017 edition of "The Cornerstone" and will be on the ballot to be mailed to members in January 2018, 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.

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²See back cover for disclaimer.

Lending for Your Lifestyle!

Is it time to finance your summer getaway? What about your dream wedding? Have you been wanting to start a new hobby? Do you need furnishings or supplies for that college dorm you'll be moving in to in the fall? Whatever your next journey in life may be, let us help with simple and affordable financing options.

Start making tomorrow's memories today by taking advantage of a **Fort Knox Federal Lifestyle Loan**. We can make financing your summer and fall plans easier than ever with our low rate **Personal Loan** or our **Instant Cash Line of Credit**. With our fast approval process and flexible terms you can get quick access to the funds you need for a monthly payment that you can afford.

Plus, there is no collateral necessary to take advantage of either of these options. Once approved, getting started on those lifetime memories can be as easy as signing your name. Just visit your local branch and apply today!



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