

A woman with long blonde hair is laughing joyfully while being carried piggyback by a man. They are in a snowy environment, and snow is falling around them. The woman is wearing a white cable-knit sweater and a brown jacket. The man is wearing a brown jacket and a dark hat. The background is a bright, snowy landscape.

# THE CORNERSTONE

HAPPY NEW YEAR 2020

**FORT KNOX FEDERAL**  
**CREDIT UNION**<sup>TM</sup>  
*People Helping People*

## IN THIS ISSUE

- ▶ President's Message
- ▶ Knock Out Last Years Debt
- ▶ Capture What's Convenient
- ▶ Board of Directors – Nominations
- ▶ USA Cares



“ Our financial cooperative is proud of the financial education and resources we provide to empower the community. ”

Ray Springsteen  
President / CEO

## A HAPPY NEW YEAR

starts with creating a better future



## PRESIDENT'S MESSAGE

### Investing in our Military and Community is the strongest way to begin the New Year

Your credit union has always been committed to serving our military. This includes the broader community that supports them. We're proud to announce our expanding investments, in 2020, to make even more meaningful, long-lasting impacts on both our military and civilian communities.

#### We're investing \$1.5 million, through a ten-year commitment

You likely heard about the new, long-term financial partnership we've created with the Hardin Memorial Health Foundation. Your credit union is investing \$1.5 million to support military and community health. This ten-year financial commitment will expand services at HMM Medical Group Radcliff Family Medicine clinic, located near the Wilson Gate of Fort Knox.

#### Exploring the links between physical, mental, social and financial well-being

The expanded Radcliff clinic will be able to offer financial services and education, with everything housed in one clinic. This holistic approach to health will be critical in improving overall wellness within our community.

Research shows 81% of young adults and 64% of adults overall, identified money as a common stressor, according to the 2018 Stress in America survey published by the American Psychological Association. In Kentucky, financial literacy continues to be a key challenge with the state ranked 45th out of 50 states and the District of Columbia in WalletHub's 2019 survey. It makes sense for us to move forward with this partnership.

### Empowering hard-working families across Kentucky

When ten veterans founded our credit union in 1950, their purpose was clear – to make a difference and improve the lives of fellow Kentuckians. Our mission remains the same today, we're here to help Kentuckians achieve more by providing affordable financial services and empowering consumers to make smarter decisions about their money.

Your credit union is leading the way in financial education with several key investments. Thanks to our financial sponsorship, high schools across the state will have free access to the resources needed to meet the new, state-mandated financial literacy requirement. Our VAULT program has already helped more than 800 elementary and middle school students, many of whom are from military families, improve their financial knowledge.

We're also continuing to lead the way in adult financial literacy with military-focused initiatives. This includes Military Saves Week and our Veterans 2 Entrepreneurs program, along with online resources and in-person assistance to help everyone do more with their money. When the new HMM Radcliff clinic opens in Spring 2020, your credit union will have a Budgeting Counselor on-site and host free financial education training events to help even more Kentuckians reduce financial stress.

Making more possible, together your support makes it all possible. As our credit union grows and gives back to more Kentuckians, we all succeed. Together, we can help hard-working Kentucky families achieve more.

RAYMOND H. SPRINGSTEEN, PRESIDENT / CEO

# FEEL THE RELIEF

We Help You Find the Right Way Forward

## VISA® CLASSIC

Let's knock out last year's debt! Transfer your higher-rate balances and start saving today with our Visa Classic!

### Move Your Balances Today!

- No balance transfer fee or annual fee
- Low monthly payments<sup>1</sup>
- Interest rates as low as 8.99%<sup>2</sup>

## VISA® PLATINUM

Looking for richer rewards? Save up to 13 cents\*\* per-gallon of gas and earn 1% Cash Back rebates on all retail purchases with our Visa Platinum Card.<sup>3</sup>

It's easy to apply online – visit [www.fkfcu.org](http://www.fkfcu.org) to get started.

# CAPTURE *What's Convenient*

Starting fresh feels good. Let us walk you through the New Year. We'll help improve your financial health and make everything more convenient. It's possible.

**Free Checking** is a great place to start. If you're paying for checking at another financial institution, it's time to switch. Ours really is free. We could even get your direct deposits up to two days early with our Free Prompt Pay.\*

**Online/Mobile Banking** is feeling the change in a big way this year. You've asked for these enhancements and we listened. The changes are still a few months away. First, we need to make sure we have your updated phone number and email address to ensure you receive all the updates. Follow this link [www.fortknoxfcu.org/steps-to-update-your-account.html](http://www.fortknoxfcu.org/steps-to-update-your-account.html) to get it done or visit us at any branch.

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

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## 2020 NOMINEES BOARD OF DIRECTORS



### RICHARD L. ARDISSON

It has been my privilege to serve as a FKFCU volunteer for 21 years, currently serving as the Treasurer of your Board of Directors. My focus has been on providing the best possible products and services to improve the financial lives of our member-owners while keeping our Credit Union financially sound and growing. I have completed all the 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." Thank you in advance for your continued support.



### J. MARVIN HAWK

It has been my privilege to serve on the Board of Directors for over 38 years. During this time, I have seen the credit union grow from \$52 million in assets to over \$1.6 billion today. I have served multiple terms as Chairman, Vice-Chairman, Treasurer and Secretary of the Board. I believe my educational background and my financial management experience in civil service 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 to 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" for the past 33 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".

### Voting Eligibility & Instructions

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, 2020.



## 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. With our partnership, USA Cares helps at least one veteran family, each week, stay in their homes.

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](http://USAcare.org).

## 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*

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**CREDIT UNION**<sup>TM</sup>  
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## OUR CORPORATE OFFICE:

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VOTED FAVORITE MORTGAGE LENDER  
2017 • 2019\*\*

\*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, & 2019.