

KEEP IN TOUCH

A quarterly publication for members of KIT Federal Credit Union

WINTER 2007

Mission Statement

Vol. 19, No. 1

KIT Federal Credit Union is a Member-Owned Financial Institution whose purpose is to provide a full range of financial services, of the highest quality, offered in a personal and professional manner, consistent with the Credit Union's long-term financial stability.



KIT'S ANNUAL MEETING IS SUNDAY, FEBRUARY 18th!!








KIT's 42nd Annual Meeting will be held Sunday, February 18, 2007, at 2:00 P.M. at the Jeffersontown Community Center in Louisville. Join us for elections, annual reports, a hot meal (yes, there is such a thing as a free lunch!), a Children's Party for Captain Cash members and potential members (anyone age 12 & under), and cash door prizes. Come find out what was new at KIT in 2006 and what's in store for your Credit Union in 2007. Meet your Credit Union employees, Board of Directors, and fellow members, and go home with a door prize of up to \$100! Does your bank invite you to its Annual Meeting? No, they only invite the owners. Well, at KIT, YOU are the owner! Come join us.

IMPORTANT NOTICE TO MEMBERS WITH ATM AND DEBIT CARDS:



Within the next two months, you will receive a new ATM or debit card in the mail from KIT to replace the card you now have. It's critical that we have your correct address, as the card will not be forwarded. We have new fraud protection in place, and will call you (even on weekends and holidays) if we suspect your card has been lost or stolen, so it's also important that we have your correct phone numbers. Please update your address and phone information with the credit union today!!

NEW YEARS RESOLUTIONS FOR KIT MEMBERS

-  Get a low-cost KIT loan to pay off your Holiday debt
-  Start a 2007 Christmas Club at KIT—it pays interest!!
-  Get organized with a KIT self-serve storage box: it's like a safe deposit box, only better! Rent one for as little as \$20/year
-  Let KIT help you plan for retirement with an IRA—you're not getting any younger!! Already have a KIT IRA? Call to make sure your beneficiary information is up to date.
-  Become a homeowner in 2007!! Make an appointment with mortgage processor Andrea Trujillo (evenings & Saturdays too) and see how easy it is with KIT's personalized service!

CONGRATULATIONS to **TAMMY BAUM**, winner
of the \$50 VISA Gift Card!!



Tammy won the gift card drawing just by emailing KIT, mentioning **EXTRA HOLIDAY MONEY** and telling us what she saw in the "What's New" section of KIT's website. See KIT's website or read the "Help KIT grow" box on the back of this newsletter to find out how you could be the winner of KIT's next **\$50 GIVEAWAY!!**

VISA GIFT CARDS: THEY'RE NOT JUST FOR CHRISTMAS ANYMORE!!



VISA gift cards are available in styles, like the wrapped package above, that are appropriate for birthdays, weddings, graduation, or any gift-giving occasion. Load the card with any amount you wish to spend—from \$10 to \$500—and your shopping is done! Gift cards can be used anywhere VISA is accepted. It's the gift that's sure to please!

NEW RULES FOR PAID AHEADS

Due to regulatory recommendations, KIT will no longer allow members with paid-ahead loans to skip more than two payments. There is still no penalty for early payoff, and you can pay extra whenever you like, but starting March 1st, your due date will not advance more than two months, no matter how much extra you pay.

Members and Friends

Our deepest sympathy to James Daniel Smith on the loss of his mother.

We mourn the loss of our member Wayne Gilbert, and offer our deepest sympathy to his wife Lana and family.

Congratulations to David Hatfield and Kelly (Spies) Hatfield on their marriage October 6th.

We mourn the loss of our member R. Eileen McMillian and offer our deepest sympathy to her family.

Congratulations to Teresa Cox on the birth of her son Luke Steven Cox on November 16th. Congrats also to proud grandparents Violet & Howard Raley.

We mourn the loss of our member Debra Jackson, and offer our deepest sympathy to her family.

We offer our deepest sympathy to Kellie Smith on the loss of her grandmother.

KIT makes every effort to include your information in Who's News every quarter. Please help us ensure that you'll be included by submitting your information well in advance.

ATTENTION: A & P Retirees:

The A & P Retirees Association will be hosting its quarterly meeting on Thursday, February 15, 2007, at Ryan's Steakhouse, 4711 Dixie Highway. The cost is only \$9.00 per person, which includes the meal. Bring your 2007 dues of only \$8.00 to this meeting too.

For more information, please call Louis Greenwell at 893-3161 or Ed Sims at 231-5539.



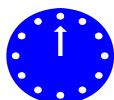
HOLIDAY CLOSINGS

KIT Offices will be closed:

Monday, January 15th
Martin Luther King, Jr. Day



Monday, February 19th
President's Day



Our ATMs and the Night Depository at KIT's office are always available for your convenience!

HELP KIT GROW***HELP KIT GROW***

KIT is YOUR Credit Union, and we'd like your help! In this "Keep In Touch" column, we'll give you ideas of how you can help grow your Credit Union. KIT offers a lot of services for its size. By helping us grow, you can make these services more cost-effective and keep the "free stuff" free!

—This issue's tip:—

SPREAD THE WORD AT WORK!

If your employer offers payroll deduction to KIT, then all of your coworkers are eligible to join. If you refer someone for membership and they tell us you sent them, we'll enter *both of you* in a drawing for a \$50 VISA gift card! Hurry! Contest ends March 31st.

HELP KIT GROW***HELP KIT GROW***



FEE CHANGES EFFECTIVE 2/15/07:

Many services at KIT are free, but some fees are necessary to cover the cost of the service. Only the fees below are changing, and some of them have not changed in 10 years. Effective February 15th:

- Bill Paying Service: \$3.00 per bill
- Check Cashing Fee: \$5.00 (waived if avg acct bal is \$100 or more)
- Overdraft or returned checks: \$30.00
- Excessive withdrawal: \$5.00 after 4/mo. (not charged on checking accounts)
- Outgoing ACH origination Mon-Thurs: \$5.00 (Friday free)

New Tiers for Money Market Accts

Starting 2/1/07, deposit more, earn more! New tiers are:

\$1000-\$1999 \$10001-\$74999
\$2000-\$10000 \$75000 and up

From the Desk of Captain Cash.....

Hey, Cadets, don't miss the Captain Cash party at this year's Annual Meeting February 18th!! We'll have our own party while the 'rents are having their meeting. If you're age 12 or under and not a Captain Cash member, ask Mom or Dad to call KIT at 459-9286 (toll free 1-888-459-9286) for info. It's FREE! See you there!



For current rates, visit us at

www.kitfcu.org

or call (502) 238-3192

In order to deliver your statement in a timely manner, we must send "Keep In Touch" to the printer well in advance. Rates often change between publication and delivery dates. Therefore, current rates will be available online and by audio response rather than in the newsletter.

FRAUD FACTS

How To Spot A Rotten "Phish"



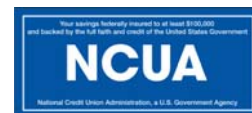
Don't Get Hooked:

Don't reply to email or pop-up messages that ask for personal information, and don't click on links in messages—they may send you to a bogus site!!

FREE SERVICES

Payroll Deduction
Amusement Park Discounts
Direct Deposit
Family Membership
ATM Cards
Special Savings Accounts
Travelers Checks
Automatic Payments
Free Checking

Home Banking
Audio Response System
ACH Origination
Christmas Club
VISA Debit Cards
VISA Credit Cards
(if paid off in grace period)
Notary Public
Financial Counseling



3415 Bardstown Road, Suite 103A
Louisville, Kentucky 40218
(502) 459-9286 or 458-7258
Toll-free 1 (888) 459-9286
Fax (502) 458-7038
Audio Response (502) 238-3192
www.kitfcu.org

Office Hours

Monday-Thursday 9:30 A.M. to 4:30 P.M.
Friday 9:00 A.M. to 6:00 P.M.

ATM and Night Depository at
KIT's office are available
24 HOURS A DAY!

And, **DON'T FORGET...**

Our ATM located in Hall's Cafeteria. There is **NO SURCHARGE** for KIT members!

Hours Available

Monday-Friday 5:30 A.M. to 10:00 P.M.
Saturday 6:00 A.M. to 2:00 P.M.

You can also use your KIT ATM card at any Fifth Third Bank ATM surcharge free, because KIT subsidizes your surcharge at 5/3!