401 S. Poplar St. | Centralia, IL 62801 | 618-533-6681
3100 W. Broadway | Mt. Vernon, IL 62864 | 618-244-5197
1404 W. Main | Salem, IL 62881 | 618-740-1560
1-877-860-4357 | Fax (618) 533-6601 | www.kvcu.org

Volume 39 Issue 8 August 2018

Our Online Services Are One In A Melon!

Have you checked out our new website yet?

- Apply for loans online
- Online account access
  - Keep track of your transactions
  - Transfer funds between accounts
  - Make loan payments
- Online Bill Pay
  - Make one-time or recurring payments
  - Set up payment reminders
  - Avoid the clutter of paper bills
- Mobile App
  - All the ease of online banking on-the-go
- E-statements
  - Don't wait on the mail for your monthly or quarterly statements, e-statements go out the last day of the month so you get them right away.
  - Save and/or print your most recent statements (up to 3 months) any time you want

For more information visit our website! To get signed up for online access visit or call any of our three conveniently located offices.

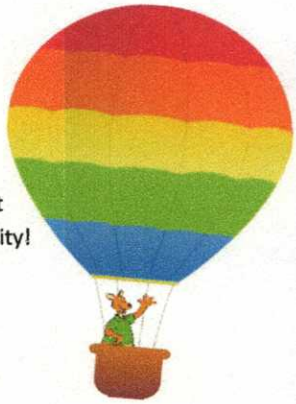
VISA Lost/Stolen Phone Number
800-325-3678
Debit Card Lost/Stolen Phone Number
800-500-1044
Debit Card Fraud Phone Number
800-369-4887

Community Events/Office Closings

8/17-8/19 Balloon Fest - Foundation Park, Centralia

In observance of Labor Day our offices will be closed Monday September 3rd.

Watch Your Kids Take Off With A Kirby Savings Account!



It's never too early to SOAR to new heights! Open a Kirby Kangaroo account today to start your child on the path to financial responsibility!

- Ages 4-12
- $10 to open account
- No monthly service charges
- Earn dividends on account balance
- Free online access
- Earn "Kirby Bucks" with each deposit (child must come in credit union with guardian to receive Kirby bucks.)
- Child can save up Kirby bucks to exchange for Kirby prizes!
- This is a great way to teach your child about saving money!

CURRENT RATES

New or Used Auto 2018-2015 as low as 2.49%
New or Used ATV's, Campers, Boats as low as 6.04%
New or Used Motorcycles as low as 5.24%

Rates quoted are lowest available rates. Actual rates are subject to membership eligibility and credit worthiness. Rates are subject to change without notice.

Check Out Our New Loan Products!

- **"Get to Know You" Loan** - $1000.00 personal loan at a fixed rate for 12 months!
- **Credit Builder Loan** - $1000.00 loan at a fix rate for 12 months. $500.00 goes to you, the other $500.00 is placed in a restricted account until the loan is paid off, giving you a start in your savings account and helping to improve your credit score.
- **Title Loan** – Have a title free and clear and needing some extra cash? This loan allows for $2000 or less against a vehicle at a fixed rate with flexible terms.

Contact any of our offices to learn more about these new services!!

Hours: Mon – Fri: 9:00 am-5:00 pm Lobby; 8:30 am-5:00 pm Drive Up
Sat: 9:00 am-12:00 pm Salem / Mt. Vernon- Saturday: DRIVE UP ONLY

Find us on Facebook

NCUA
Federally Insured By NCUA
EQUAL HOUSING LENDER