President’s News

Thanks to everyone who joined us at our Annual Meeting and Member Appreciation event at the Cotillion in February. For those of you who could not make it, I thought I’d share some of the information from that evening. First of all, our Board Chairman Darrell Elkinton acknowledged that the credit union had a very good year in 2015. Our earnings and capital remained strong and the Board was able to declare a Bonus Dividend of $750,000! Darrell also noted that Skyward was one of only three financial institutions in Kansas that received an A-plus rating from DepositAccount.com for our growth and financial strength.

Our credit union will celebrate our 75th Anniversary this year. We also announced that we will recognize this milestone with another Member Appreciation event. We invite our members and your family to Tanganyika Wildlife Park on Saturday, May 7th. More information on this event is in the newsletter.

We continue to focus our energy on providing the best financial services to past and current employees of the Textron Aviation community and their families. We continue to expand service on the East campus and announced that we are in the process of planning and constructing a free-standing Branch on Greenwich Road near Plant 4. We hope to have this completed and open in late 2016.

Both Darrell and I also commented on the great benefit Skyward Credit Union offers to those eligible for membership. Anyone who has or currently works at Cessna and/or Beechcraft or are on contract working in their facilities is eligible for membership. In addition, your family members are also eligible! This includes parents, grandparents, children, grandchildren and siblings. We invite each of you to share the value we offer with your colleagues and family members!

Larry Damm
President

Skyward Is 75!
Join Our Birthday Celebration on May 7th!

There is nothing we would rather do than spend a beautiful spring morning with 15,000 of our best friends! Come join us for family fun at Tanganyika Wildlife which was voted the #1 Best Place for Family by Wichita Family Magazine. Here are the details:

- May 7th at 1000 S Hawkins Lane in Goddard, KS
- The party is 9:30 – 12:30, but you can stay in the park all day
- Snacks and cold water will be provided
- Tickets are $4 each, children 2 and under are free
- Purchase tickets at these branches:
  - West:
    MidContinent, K42 west of Hoover
  - East (Beech):
    101 N Greenwich, lobby of Plant IV
  - Pawnee:
    on Pawnee west of Woodlawn
  - Northwest:
    In CU of America at 13th & Maize
  - Northeast:
    In MidAmerican CU at K96 & Webb
  - Southwest:
    CU Center at 31st St So & Meridian
  - Independence, KS:
    One Cessna Blvd, TXTAV Campus

Plan to attend this wild celebration at Tanganyika Wildlife Park!

March 2016
Cards maxed out?

Fix it with a Skyward CU Home Equity Line of Credit.

2.99% APR*

No Closing Costs!
Hurry In! Limited Time Offer!

Aim higher.

*No closing costs. 2.99% APR introductory offer available for new loans. Rate good until 4/1/2017 and then adjusts to regular rate (currently 5.00% APR up to 80% loan to value and 5.75% APR on loans up to 90% loan to value based on prime interest rate with a floor of 5%), maximum increase of 1% per adjustment in February and August, with a maximum rate of 12.75%. The finance charge begins to accrue on the date each advance is posted to the Credit Limit and accrues for each day the balance remains unpaid. $500 per month minimum payment; $5000 minimum advance must be taken at closing, $5000 minimum subsequent advances, first three advances per quarter are free; $5.00 per additional advance. Subject to property valuation. Available for existing Skyward CU Home Equity Loans with $5000 advance, on available credit. Primary residence only. Interest may be deductible (see tax advisor) Other limitations may apply. Limited Time Offer.
Most Payday Loans Lead to More Payday Loans

More than 80% of short-term loans taken out at payday lenders are rolled over or followed within two weeks by another loan, the Consumer Financial Protection Bureau (CFPB) reports. “The problem is payday lenders depend on people becoming stuck in these loans for the long term, since almost half their business comes from people who are basically paying high-cost rent on the amount of their original loan,” says Consumer Financial Protection Bureau Director, Richard Cordray.

“So many borrowers get caught up in the debt traps these products can become. The stress of having to re-borrow the same dollars after already paying substantial fees is a heavy yoke that impairs a consumer’s financial freedom,” Cordray writes.

The Credit Union National Association, Madison, WI, highlights credit unions as a consumer-friendly alternative to the high-cost payday loan industry. Around 20% of credit union members use payday lenders. Think of your Credit Union first, not a payday lender.

Credit Score Enhancement Seminar
April 28

The Math Is Simple:
High Score = Low Rate and Savings!

You are invited to join us for our Credit Score Enhancement Seminar on Thursday, April 28, at 5:00pm at our Mid-Continent branch. After the 45-minute seminar, loan officers will be available for one-on-one counseling for assessment of members’ individual credit reports. Advance registration is required so that we may pull your credit report in preparation for your private counseling. Please call Sarah at 316-517-7149 to register for the class. Class size will be limited, so please call today.

New Volunteers!

Skyward Credit Union welcomes a new volunteer! Kimberly Anderson has been elected by the membership to serve a three year term on the Board of Directors. Misty Randall has been appointed to serve a three year term on the Credit Committee, and replaces Pat Duncan who served 21 years. The Credit Union greatly appreciates Pat’s many years of service. We welcome Kimberly and Misty to their new positions.

Welcome Our New Team Member at MidContinent

We have a new face in our Mid-Continent branch. Our newest teller is named Tasha; she looks forward to helping with your transactions. Stop by and say “Hello”, soon.

Tax Time?

Think Skyward for a loan.

Because April 15th will happen. Get 3% off our low, low Signature Loan rates.* Hurry in today.

*New signature loans only. Offer does not apply to refinances of existing Skyward loans. Rates referenced are Skyward’s Signature Loan Rates and are subject to credit approval and based on Credit Score. Term will be determined at time of approval. Does not apply to credit card loans and cannot be used in conjunction with other offers. Maximum Loan amount of $5000 and term of 36 months. No application fees. Limited Time Offer.
Your Payment? Kick it on down the road for 90 days!*

No Loan Payment for at least 90 days.*

*Subject to credit approval. No Real Estate secured or credit card loans or in conjunction with other offers. Add-on to existing loans require minimum $5,000 loan advance to qualify for the promotion. Membership and certain other restrictions apply. Limited time offer. No application fee. Interest accrues from date of loan.

Calendar of Events:
The credit union will begin our 75th Anniversary celebration by joining with Independence on their 20th Anniversary. The date of the Independence event is April 30th.

April

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Skyward’s 75th Anniversary Celebration:
May 7

National Credit Union Youth Month:
April, 2016

Credit Score Enhancement Seminar:
April 28

Independence Anniversary Celebration:
April 30

Holiday Closings:
Memorial Day, May 30th, 2016
July 4th, 2016

Come See Us at the East (Beech) Branch in the Plant IV Lobby
To better serve our expanded aviation family, we opened a full-service branch in the lobby of Plant IV on the Beech campus. The hours are 8 – 4, Monday through Friday. Access to the branch is available to you and your family through the East lobby doors at 101 N Greenwich. TXTAV employees may also use their badges to enter the lobby from the Plant IV shop floor.

Please take a moment to stop by and say “Hello” to Richard, Carla, and Alberto. They are looking forward to learning your names and helping you with your banking needs. If you are not a Skyward member, today is the perfect day to join, and you will get a cool Skyward cup!

May

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Board of Directors
Holly Dixon, Chair
Rusty Johnson, Vice Chair
Phil Chronister, Secretary/Treasurer
Kim Anderson, Director
Jeff Dowden, Director
Darrell Elkinton, Director
Wanda Scott, Director

Supervisory Committee
Link Newton, Chair
Jenny Faust, Member
Roy Aycock, Member

Credit Committee
Mike Langston, Chair
Mike Irvin, Secretary
Jim Mendenhall, Member
Misty Randall, Member
Dan Weaver, Member

Branch Locations

West Wichita Branch
4 Cessna Blvd
K-42 West of Hoover

East Wichita Branch
Plant IV Lobby
101 N. Greenwich

Pawnee Branch
5800 E Pawnee
Pawnee & Woodlawn

Northwest Wichita
CU of America
13th & Maize

Northeast Wichita
MidAmerican CU
K96 & Webb Rd.

Southwest Wichita
Credit Union Center
31st St S & Meridian

Independence, Kansas
Independence Branch
One Cessna Blvd

*NCUA National Credit Union Administration, a U.S. Government Agency*