

Kasasa Checking

Free checking, awesome rewards.

Three simple things.....that's all that is required for you to earn massive rewards in a Kasasa Cash and a Kasasa Saver account. Experience the power of Kasasa Cash and earn up to 2.50% APY* with no monthly service fee or minimum balance to earn rewards. It's an easy way to make your money work for you.

To receive 2.50% APY* on balances up to \$10,000 simply do the following each monthly qualification cycle:

- Have at least 10 debit card purchases post and settle
- Have at least one automatic payment (ACH) or direct deposit post and settle
- Be enrolled and receive eStatement notice

For even more saving power, pair your Kasasa Cash account with a Kasasa Saver.

Easy automatic savings fueled by your free Kasasa Cash account. Kasasa savings is a free, high-interest saver account linked to your free Kasasa Cash checking account (they work together). So the high interest you make on your checking and ATM fee refunds* are automatically transferred into your free Kasasa Saver account. But that's not all. Your Saver account earns up to 1.00% APY*, so you can sit back, relax and watch your savings grow.

Visit our web site to learn all of the details for Kasasa Cash and Kasasa Saver or stop in one of our offices to open your Kasasa accounts and start earning more!

*full disclosures can be viewed at our web site - Kasasa Cash and Kasasa Saver

We've Got an Early Christmas Present for You!

With a new REAL FREEDOM simple or rewards Visa, you receive 3.90% APR on purchases for the first six months following the account open date.

Imagine how it would feel to be able to put a smile on the face of every person on your list! We are making it easier this holiday season. With a new REAL FREEDOM simple or rewards Visa, you will be able to shop without the burden of higher rates.

It doesn't stop with just pre-holiday shopping either. Since our introductory rate on purchases is valid for six months following the account open date, you will be able to take advantage of the 'After Christmas' deals and even treat yourself!

There's no application fee so what are you waiting for? Apply online now to receive your card before the shopping season is in full-swing!



*The introductory APR (Annual Percentage Rate) for purchases will apply to transactions posted to your account during the first six months following the opening of your account. After the introductory APR expires, the APR for any remaining promotional balances will increase to the standard APR for purchases and cash advances, and all subsequent purchases and cash advances will receive the standard APR for purchases and cash advances. The REAL FREEDOM Secured Visa is not eligible to receive this offer.



Upcoming Holiday Closings

Columbus Day - Wednesday, October 8, 2018

Veterans Day - Monday, November 12, 2018

Thanksgiving - Thursday & Friday, November 22 & 23, 2018

Christmas Eve - open until 1:00 p.m. to Monday, December 24, 2018

Christmas Day - Tuesday, December 25, 2018

Tools for Schools

In July, we placed collection boxes in our two Richmond offices. Staff and members could drop off school supplies.

Tools for Schools Wayne County Indiana is an annual school supply drive for the students of Wayne County. The school supply drive benefits 24 schools in the county for students in need.

Thank you to everyone who made a donation.

Benches Made from Recycled Plastic

Have you ever thought about what could be made from recycled plastic bottle caps? We have!

It takes approximately 25,743 plastic bottle caps to make one of these benches! Recently, we donated 40 pounds of plastic bottle caps to help in making 5 new benches. These benches were completed at the beginning of August.

Thank you to the **Centerville Green Club** and Cope Environmental Center for making these great benches from recycled materials.

Visit the **Centerville Green Club's Facebook page** for a list of other items they collect to recycle/repurpose.

Natco Receives a 5-Star Rating from Bauer

Financial institutions are required to submit reports and financial data on a quarterly basis, Baurer Financial reviews the data reported in the 5300 Call Reports. Based on this data, they issue a star rating for banks and credit unions who are Federally insured.

We are very excited to share that we have been designated as a Superior institution designated by 5 stars!



FRAUD ALERT

Never Give Your Debit Card Number Out to Someone Who Calls You – Even If It Looks Like the Call Is Coming from Us!

Recently some members have received calls from someone stating they were from the Natco Credit Union Fraud Department. They say they want to verify a \$300 debit card transaction in Florida and they give the last 4 digits of the debit card. The caller asks the member to provide the full debit card number to verify the transaction and close the card.

The call appears to be from our main number. We've contacted Comcast and were told people can spoof a phone number, so the caller thinks it's from a valid business/person. Unfortunately, there is no way to stop this kind of deception.

Because we have your card information on file, we will never call and ask you to provide it to us. If you've received this kind of call and given your debit card information, please contact us immediately so we can deactivate your debit card and order you a new one.



NCEC RECOGNIZED

Community Spirit Award for NCEC

Natco Community Empowerment Center (NCEC) was recognized on September 13th at the Wayne County Area Chamber of Commerce Community Improvement Awards (CIA) Luncheon.

NCEC was chosen to receive the Spirit Award. This award recognizes organizations that make a difference in the quality of life in Wayne County. We are very honored to be recognized for the work we do through the services and resources available at the NCEC. To learn more, visit our web site or call 983-4766.



PROCEDURE UPDATE

Senator Raatz Visits with Local Credit Unions

The morning of August 24th, Senator Jeff Senator visited our office to meet with local credit union representatives and Chris Beaumont, Governmental Affairs at the Indiana Credit Union League. Senator Raatz serves Randolph, Wayne, and Union counties and portions of Dearborn, Franklin and Fayette counties.

During our meeting, we were able to share more about our mission of **Helping People Live Better Lives** and why supporting legislative initiatives that protect our tax exempt status greatly benefits our members. With this status, we are able to give back to our member owners with better loan rates and by being able to loan to the underserved credit market, who often don't have other options.

We shared our perspective about our community and provided details on our FREEDOM FAST loan. This is an alternative to the traditional payday loan. This alternative provides a solution for people in need to a short-term loan. The interest rate and fees are much less than a payday loan. The loan structure helps people get out of the debt cycle or it can be a great solution for someone who is one mishap away from poverty.



We really appreciate that Senator Raatz took the time to learn more about our community and how our credit unions make a difference!

OPERATING HIGHLIGHTS

as of August 31, 2018

Assets	\$85,355,479
Loans	\$62,572,294
Shares	\$73,979,626
Members	15,701

DIVIDENDS

Declared for 2nd Quarter 2018

Regular Shares

\$5-\$100 balance.....	0.05%	APY
\$100.01-\$1,000.....	0.10%	APY
Over \$1,000.....	0.20%	APY
Christmas Club.....	0.20%	APY
Vacation Club.....	0.20%	APY
Special Shares.....	0.20%	APY
Morey Kids Club.....	0.20%	APY
IRA Shares.....	0.30%	APY

BOARD OF DIRECTORS

Jack Buckland, Chairman
Pam Pearson, Vice Chairman
Linda Sherrow, Secretary
Cynthia Duke, Treasurer
Mike Helms, Director
Don McCurdy, Director
David Nutty, Director

SUPERVISORY COMMITTEE

Adam Duke, Chairman
Mary Ann Martin
Marge Montgomery
Geneva Rusk

SENIOR STAFF

Cynthia Duke, CEO
Brenda Estes, Chief HR Officer
Annette Sanders, VP/Collections

Helping People Live Better Lives

Donations Exceeded \$10,000...Making Natco Credit Union Club M Member

Club M is an exclusive group of fundraising teams in Indiana and Southern Michigan who made a commitment to raise a minimum of \$10K through Relay For Life in 2018 and help the American Cancer Society attack cancer from every angle.

Our original goal for 2018 was to raise \$6,000 for this year's Relay for Life in Wayne County. Over the course of just a few months, we raised money by selling a variety of homemade items, Choose Hope jewelry, Choose Hope water bottles, candles from Warm Glow, and by asking for donations from our staff and members.

We are very excited to announce that we raised a grand total of.....

\$10,276.35!

We have already started planning for our 2019 fundraising efforts. We will have some new and exciting merchandise for sale.

Stay tuned for more details and our 2019 goal! Together we can raise money and become super heroes in finding a cure!

Thanks again to everyone who contributed this year!

