

Winter 2019



New Cyberprotection Tips for the New Year

From the financial experts at CNBC, here are three important tips to make sure that all your money stays in your accounts where it belongs.

1) Use a credit card instead of debit card whenever possible. Credit cards offer more consumer protections than debit cards, and the money doesn't come straight out of your checking account, so you're not at risk for overdrafts.

2) NEVER use public Wi-Fi for financial transactions. Free Wi-Fi may seem convenient, but hackers also use it to intercept communications. Avoid using public, unsecured networks at cafes, stores and hotels. Use your personal Wi-Fi hotspot or the network connection on your smartphone instead.

3) Secure your devices and accounts. Keep your anti-virus software updated, and use a PIN entry password. In addition, create strong passwords for transactional sites that DO NOT repeat on other accounts. A good password is 12 to 15 characters - try the first letters in the words of your favorite line of a song. Or your first car's make, model and color - backwards. Strategically placed special characters or symbols add strength.

Concerned your financial data may have been compromised? Contact us immediately so we can take steps to help minimize any losses.



Source: CNBC.com

It PAYS to help your pals succeed!

You get \$25! They get \$25!



That's right, we'll PAY you \$25.00 for each of your referrals who joins KONE ECU!

You know that your family members and co-workers would be better off with your credit union than with a bank. Our loan rates and fees are lower than most banks, and we offer options banks usually don't, like club accounts and smaller loans.

PLUS, your referral will earn \$25.00 after they join, and they can refer new members to earn rewards, too!

When you help your credit union grow, you benefit directly from the increased revenue, stability and emerging tech services at your financial institution. You own shares in the credit union - so our success is your success!

Share the love.

Recommend us to all your co-workers and family members, or simply provide them with a link to our website and let them discover the advantages on their own.

Here's how to claim your \$25:

It's so easy! Complete the referral form below and have your referral return it to us when they join! (Please contact us for additional forms.)

Current Member's Name	New Member's Name
Email	Email
Phone (daytime)	Phone (daytime)

I/we hereby acknowledge and agree that both the referring member and the new member will be paid a \$25.00 bonus at the opening of this account. By paying this bonus, the credit union will be sharing with the referring member that I/we have established an account with KONE Employees' Credit Union; but no other non-public personal information will be shared with the referring member. For any bonus to be rewarded, the person being referred must not be an existing member of the credit union or have been a member within the last 6 months. All new accounts are subject to our standard approval process. A current member may receive multiple incentives for referring multiple new members who meet the criteria for membership and join the credit union. A new member may receive incentives by referring other new members who meet the criteria for membership and join the credit union. Referred member must present referral form and open a savings and/or checking account and open direct deposit and home banking. Once the new member qualifies for the bonus by meeting the criteria set forth, a \$25 deposit will be made to the current member's existing savings account and a \$25 deposit will be made to the referring member's existing savings account within 30 days. Members must be 16 years or older to qualify. Offer valid only through 12/31/19. Refer to our Schedule of Fees and Truth in Savings disclosure for complete details of fees and other conditions. Bonus can not be used for any portion of the minimum opening deposit. Bonus is considered a dividend and will be reported on IRS form 1099-INT. Program subject to change.

New Member Signature	Date
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Start Clean in 2019

3 great ways to eliminate post-holiday debt

Polish Your Financial Picture with our VISA Balance Transfer

High-interest credit cards can mess with the best budget plans. Take control and reduce your monthly interest charges – transfer other financial institution balances to your KONE ECU VISA card. You'll pay a discounted interest rate of just 2.99% APR¹ for 12 months for all transfers made between 2/1/19 and 4/30/19. If you don't carry our card yet, now is the time to apply, and be sure to ask for our Balance Transfer Request form!

Mop Up Bills with our Holiday Loan

Resolve to pay down your post-holiday bills at just 4.5% APR² * (so much lower than credit card rates)! Borrow up to \$4500 to pay off all the gifts, entertainment and splurges of the season. Spread those expenses out over the next 12 months. Hurry – this loan is available only thru 2/28/19.

Skip-A-Pay & Wipe your Stress Away

Sign up by January 15th to skip your February 2019 loan payment³ on one or more of your KONE ECU loans (valid for all loans in good standing except credit cards). Just pay a small processing fee for each loan account you'd like to skip. Download the Request Form at www.konecu.com or stop in to pick one up. Complete and return it to us, scan and email it to konecu@konecu.com or fax it to 309-757-0037.

¹APR=Annual Percentage Rate, subject to change. 2.99% APR BALANCE TRANSFER SPECIAL AVAILABLE ON BALANCES TRANSFERRED BETWEEN February 1, 2019 and April 30, 2019 ONLY. Special rate applies only to balances transferred from another financial institution; our usual rates of 8.900% or 12.9% apply to all other transactions. Not a promise to lend; standard credit qualifications and some restrictions apply. Ask a credit union representative for details.

²APR=Annual Percentage Rate, available only for loans closed by February 28, 2019. Not a promise to lend; standard credit qualifications and some restrictions apply. Ask a credit union representative for details.

³NOTE: This is a limited-time offer. We must receive your signed request in writing by the end of business on January 15, 2019 to skip your February loan payment. The processing fee is \$10.00 per monthly loan payment up to \$99.99, and \$25.00 per monthly loan payment of \$100.00 or more (if you make weekly payments, your processing fee is based on the monthly total payment). By accepting this offer, you agree that the finance charge on your loan will continue to accrue and the terms of your loan will be extended by one month. Not included in the Skip-A-Pay option are delinquent loans and VISA Credit Cards. You may not skip more than one payment per loan. The skip a pay request must be at least 6 months since the last skipped payment. Maximum skip a pay requests for life of loan are 4. Some restrictions apply. Ask a credit union representative for details.

Scholarship Dollars Available – Don't Miss Out

ATTN PARENTS AND STUDENTS:

Current members who are high school seniors are eligible to apply for a \$500.00 KONE ECU Scholarship, which will be awarded for the 2019-2020 academic year. Also, the Illinois Chapter of Credit Unions offers two \$1,000.00 scholarships. You can download applications for both scholarships on our website or call our office to have us mail them out.



Hurry – the application deadline is February 15, 2019!

Visit www.konecu.com — for loan applications and information about any of our services or accounts.

LOCATION
4502 27th Street, Suite K
Moline, IL 61265

PHONE
Toll Free: 877-675-6237
Main number: 309-736-6461
Fax: 309-757-0037

TELEPHONE HOURS
8am-4pm Mon – Fri

HOURS
Lobby: 8am-4pm Mon – Fri
Drive thru: 8am-5pm Mon – Thu
7am-5pm Fri

E-MAIL
konecu@konecu.com

CU@Home (ONLINE BANKING)
www.konecu.com

LOST/STOLEN VISA CREDIT CARD 800-325-3678
DEBIT CARD 800-523-4175

We are as close as the telephone or the internet.

SMART MOVE

Please notify us when you change your address, email or phone number, so you continue to receive essential information about your KONE ECU accounts.

 Follow us on Facebook!

Look for us on the KONE Inc Intranet

KONE EMPLOYEES CREDIT UNION



Federally insured by NCUA