

insight member

Credit Union News for Members



giving back to the community

KCCU is proud to give back to the communities that we live in and serve by supporting the following charitable programs:

- **Annual Coat Drive** - KCCU collected over 435 coats as well as other cold weather gear and donated them to local community organizations to distribute.
- **Shred Day** - KCCU hosted a Community Shred Day at five branch locations.
- **Holiday Toy Drives** - KCCU staff and members donated 498 toys for children in need in our community through The Salvation Army Angel Tree, There's Enough, and St. Joseph County United Way.
- **Essential Goods Drive** - KCCU held an essential goods drive to collect much needed items for local shelters. KCCU also donated a total of \$2,500 to five local homeless shelters.
- **Charitable Food Drive** - KCCU collected food donations and donated \$500 to the South Michigan Food Bank, serving southern counties of Michigan, and \$500 to Feeding America West Michigan, which serves the Western and Northern counties of Michigan.
- **Teacher Grants** - Fifteen teachers were selected to each receive \$400 to purchase classroom supplies, totaling \$6,000 going back to local classrooms.
- **Scholarships** - Ten students were each selected to receive \$1,000 to be applied to their Fall 2023 tuition expenses.



KCCU also provided support and donations to many other local charities and non-profit service organizations in 2023 such as Battle Creek Homeless Shelter, Cheff Center, Exodus Place, Humane Society of South-Central Michigan, Wounded Warriors, Bronson Children's Hospital, Gryphon Place, First Day Shoe Fund, and many more.



enjoy the little moments that life has to offer

we put *you* first – start earning more today!

Go make memories while KCCU puts your money to work for you. Simply choose the certificate term that works best for your lifestyle, then relax and watch your money grow!

14-month certificate
5.30% APY*

29-month certificate
4.95% APY*

open a certificate today!

*APY = Annual Percentage Yield. APYs are accurate as of 11/21/23. Limited time offers. Fees may reduce earnings. Membership required. Other rates and terms available. Rates subject to change without notice. \$500.00 minimum balance. Penalty may apply for early withdrawal. 14-month and 29-month certificate terms will renew at 12-month term upon maturity at the then current rate. Federally insured by the NCUA.



Mailing Address P.O. Box 140
Battle Creek, MI 49016-0140

Telephone 269.968.9251 • 800.854.5421

CU*Talk 269.968.0786 • 800.245.3287

Routing & Transit 272476734
kccu4u.org

OUR VISION...

"Providing financial opportunity, choice, and lifelong value to our members and our community."

KCCU LIVE Teller services like an ATM but better!



KCCU is giving you more ways to interact with your account!

With our Interactive Teller Machines (ITMs), LIVE Teller offers all the functionality of an ATM but with the personal touch of a live teller! Now you can skip the line in the lobby and conduct transactions from the comfort of your vehicle! Our LIVE Teller stations also function as standard ATMs when you don't require the assistance of a representative, or after hours.

LIVE Teller allows you to view and talk with a local representative for all your banking needs such as:

- Cash withdrawals
- Deposits
- Making a loan payment
- Transferring funds
- Ordering checks
- Cashing checks
- And more!

LIVE Teller is available at the following branch locations:

BATTLE CREEK

6427 B Drive North
41 Second Street

MARSHALL

107 N Park Avenue

RICHLAND

9010 E. D Avenue

PORTAGE

499 Romence Road

Plan to Attend the 2023 Annual Meeting

We'll report on 2023 progress and share what's ahead for 2024. Your Board has three open positions for next year and three members have been nominated for these positions. The Credit Union bylaws state, "When only one member is nominated for each position to be filled, the chair may declare each nominee elected by general consent or acclamation at the Annual Meeting." Therefore, no mail ballots will be sent, and the following nominees will be elected to the three open Board of Directors positions at the Annual Meeting: **C.J. Demarest, Mike Bouma and Roger Pitzer.** Congratulations!

**Monday,
March 18, 2024
at 5:30 p.m.**

**Second Street Branch
Member Meeting Room**



New Year Tax Reminders

- 1098 Forms reporting all interest paid in 2023 on all Mortgages, Home Equity Line-of-Credit, and Home Equity Fixed-Term Loans will be mailed by the end of January. Consult your tax advisor because your interest may be tax deductible.

Tax Refund Direct Deposit

Savings Account Direct Deposit

Provide KCCU's routing and transit number (272476734), and your savings account number plus suffix (for your Regular Savings or Money Market Plus) without spaces or dashes (i.e. 123456000).

Checking Account Direct Deposit

Provide KCCU's routing and transit number and your complete 9 or 14 digit checking account number found at the bottom of your checks. If you do not know your full checking account number, please call KCCU and we will provide it to you.

new year, new look
simplified for you.

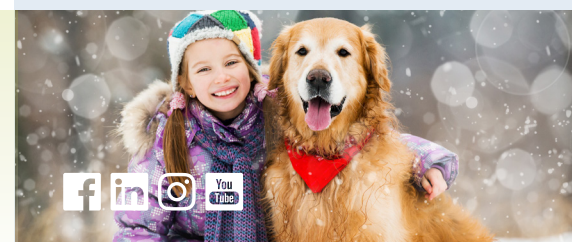
same credit union,
same faces,
same great service

www.kccu4u.org



KCCU Scholarship

KCCU is excited to be awarding ten \$1,000 scholarships to our members. For more information or to apply online visit us at www.kccu4u.org. Applications will be accepted through **April 5, 2024.**



Battle Creek 41 Second Street
6427 B Drive North
1425 Capital Avenue NE
2925 W. Dickman Road
51 W. Michigan Avenue

Grand Rapids 2270 Gezon Parkway SW

Kalamazoo 1650 S. Drake Rd
5067 Gull Road

Marshall 107 N Park Ave

Portage 499 Romence Road

Richland 9010 E D Avenue

Three Rivers 915 W. Michigan Avenue

Federally insured by NCUA | Equal Housing Opportunity