

Winter 2012



Get Organized This Year With Online Bill Pay

To start organizing your payments, visit www.konecu.com, log in to CU@Home online, then click the "Bill Pay" link, and use these tips:

- ✓ **Schedule payments so you never miss a bill.** To schedule payments or recurring payments, click "Schedule Payments" under the payments tab.
- ✓ **Search your payments history to track your finances.** To see listings of any past payments, click "Payments History."
- ✓ **Stay informed with customized e-Notifications.** To set up timely alerts, click "e-Notifications" under the options tab.
- ✓ **Set up payees or use Popular Payees.** To make payments faster and more efficient, choose an option under the "Payees" tab.
- ✓ **Use the message center for account activity.** To keep tabs on your account, click "Unread Messages" or "Read Messages" on your home page.

Do we have accurate contact info for you?

If you have a new address, telephone numbers (cell or home) or email address(es), please provide them to us.

Current telephone numbers are vital. If you carry our VISA Credit Card or Debit card and we suspect your account has been compromised, we need to be able to contact you right away.

With an accurate email address, we can provide you with financial tips, emergency and fraud prevention information.

Please fax any new information to 309-757-0037, and make sure to SIGN your message to protect your account from fraud. **KONE Employees' CU takes fraud prevention very seriously.**



Improve Your Financial Picture with these easy touch-ups

Your loans and credit cards are an important part of your financial plan. Are you happy with yours? If your balances or rates are too high, consider making one of these smart moves for the New Year!

Transfer High Interest Credit Card Balances to One of Our VISA® Credit Cards

KONE Employees' Credit Union makes it easy to transfer your higher rate balances to our low-interest credit card. With a rate as low as **8.9% APR***, our card is a masterpiece of member-friendly features, including NO annual fee, NO cash advance fee, world-class features, and worldwide acceptance wherever you see the VISA logo.

If you don't yet carry our card, apply today! We will transfer the balances of any other institution's loan or credit card to our credit card, up to your approved limit.

Refinance Your High Interest Auto or Home Equity Loan** with Us

If you have a loan with another financial institution and your rate or payment is too high, bring us your loan paperwork, and let us help. It's likely that we can lower your rate, your monthly payment, or both! And with our convenient automatic repayment plans, your on-time payments can improve your credit rating. We offer auto loan rates as low as **2.25% APR***, and home equity loans start at just **5.0% APR***!

Resolve to take charge of your finances and enjoy the enlightenment of truly competitive rates. Credit unions practice the art of improving members' lives, rather than profiting from high rates and fees. Paying less in interest each month adds up to more money in your pocket, and/or a shorter repayment schedule.

Applying is easy! Just visit www.konecu.com, call (309) 736-6461, or talk to one of our friendly staff members today.

*APR=Annual Percentage Rate, subject to change. Rates quoted are our best rates; your rate may vary based on the loan amount, term and/or your credit history. Subject to credit approval. Not a promise to lend; standard credit qualifications and some restrictions apply. **Property securing loan must be located within 50 miles of the credit union office in Moline, IL.

ATTN: STUDENTS — Scholarship Information

If you are a member of KONE Employees' Credit Union, you are eligible for two higher-education scholarships for the 2012/2013 school year. KONE ECU awards two \$500 scholarships; the Illinois Quad Cities Chapter of Credit Unions awards two \$1000 scholarships to any member of any Quad City area credit union. To print an application, please visit our website at www.konecu.com. **Hurry — the application deadline is February 15, 2012!**



Shopping with your debit card?



Carrying a plastic card is easier and safer than carrying cash, but who needs the high rates and fees associated with high-interest bank or store credit cards? Your KONE Employees' CU debit card can be a great alternative, and it saves you time. No need to write checks or hassle with identification — you can breeze through checkout lines faster.

When the sales clerk asks “debit or credit?” choose “credit.” Here are two reasons why!

1) Whether you're at the mall or the local grocery store, when you choose “debit”, your transaction is processed like an ATM transaction. So you need to enter your PIN (Personal Identification Number) — which can be viewed by people standing nearby. These purchases are processed through an EFT (Electronic Funds Transfer) system like STAR or NYCE. These networks are perfectly safe, but they don't provide any **additional** liability protection.

When you choose “credit” and SIGN for the things you buy — you get an added layer of fraud prevention. All signature transactions go through the Visa network, and come with the additional security offered by credit card companies. That includes fraudulent use protection and Visa's Zero Liability Policy. Plus, when you protect your card at VerifiedByVisa.com, you can use it to make safer purchases online, too.

NOTE: The reason stores even bother to ask you? They have to pay the credit card network a fee when you choose the “credit” option, so they don't like that option. However, it's still a better deal for you, the consumer.

2) Even though you choose “credit,” the payments for purchases still come right from your credit union Checking Account, so there are no interest charges! You can check every transaction online at www.konecu.com and/or in your monthly statement.

Choose “debit” only in ONE situation...

Only the debit/PIN# option allows you to request cash back, so if you need cash, you must choose “debit”.

But in general, save your PIN for ATM use, and say “credit” when you're at the mall, gas station, or grocery store. Just present your card, select “credit,” and sign the receipt! It's fast and safe.

Add the convenience of a debit card to your KONE Employees' CU checking account. To apply, just visit www.konecu.com, call us at (309) 736-6461, or talk to one of our friendly staff members today.

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, press “0”
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

KARI: AUDIO RESPONSE UNIT

877-675-6237

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.”*

Your Path to a Bright Financial Future Begins Here...

With GreenPath, you have free access to money management and financial education services. GreenPath is a non-profit company that partners with you to achieve your financial goals.

You can receive assistance with:

- Personal and family budgeting
- Understanding your credit report and how to improve your score
- Money management
- Debt repayment
- Avoiding bankruptcy, foreclosure and repossession



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