A Letter to Our Members

KCT Members,

If you are like me, I typically reflect on the year as we head toward the conclusion of 2017. What did I do to make a difference in the lives of people I know? I believe organizations like KCT should also take the time to consider what they’ve done. Has KCT lived up to our motto, “Building Stronger Communities Together”?

The short answer is yes as you will see in this quarter’s newsletter with the many events KCT was a part of throughout the year. The great thing about being a not-for-profit, cooperative financial institution is that when KCT helps our members, businesses and the communities we serve, each of you played a part. Without your support and confidence in KCT we would not be able to give back.

As you read about the many things KCT did in 2017, please consider that these are accomplishments in which you were a part.

Thank you for being a member of KCT!

Respectfully,

Mike Lee  President/CEO

Start the new year reducing your debt

Schedule your free, no obligation Debt Checkup

Speak to a Member Service Representative or call 847-741-3344 today.

www.kctcu.org | 847.741.3344
In 2017, we celebrated our 80-year anniversary and invited Members and community leaders to join us at each of our branches. Thank you for allowing us to continue to serve you.

Aurora Branch
May 19, 2017

Elgin Branch
August 18, 2017

Geneva Branch
December 8, 2017
Credit Union National Association Awards 2017

KCT Credit Union is honored to be recognized by the Credit Union National Association’s (CUNA) annual awards for a third consecutive year. CUNA is the only national association that advocates on behalf of America’s credit unions and works to protect their interests in D.C. and all 50 states.

In 2017, KCT was awarded the following awards for our work in serving our members and community.

**Desjardins Youth Financial Education Award**

CUNA created the Desjardins award to recognize leadership within the credit union movement on behalf of financial literacy of all ages.

KCT partnered with a 10th grade class from Elgin Community College for their Summer Transition Academy. ECC’s Summer Transition Academy is a three-week refresher course for 9th to 12th-grade first generation students of color in Community College District 509, regardless of their college choice.

**Desjardins Adult Financial Education Award**

CUNA created the Desjardins award to recognize leadership within the credit union movement on behalf of financial literacy of all ages.

School District U-46 hosted an Advancement Via Individual Determination (AVID) Regional Path Training where KCT Credit Union conducted a Teacher Financial Wellness Seminar to over 200 educators. AVID trains educators and gives them the tools they need to help students become successful in high school, college, and their careers.

**Dora Maxwell Social Responsibility Award**

The Dora Maxwell Social Responsibility Community Service Award is given to a credit union or chapter/multiple credit union group for its social responsibility projects within the community.

KCT has partnered with School District 129 to establish the Affinity Program. Cardholders can shop around town, at home or around the world with their West Aurora Pride Card and help support their hometown school district.
Community Involvement

Judson University Shark Tank

In November, KCT was invited to participate in Judson University’s Shark Tank event. Each year, Judson students share their entrepreneurial skills and present a unique idea to a panel of experts for a chance to win $1,000. Leading up to the event, KCT offered the Shark Tank contestants financial coaching and advice. The final round of the competition is a live show where the contestants present their ideas to an audience and panel of judges. KCT was also invited to participate in the judging of the finalists.

Game of Life

ECC and Judson students participated in KCT’s Game of Life, designed to help students learn how their career can help them achieve their financial goals. During the game, students were given an income based on their major and expenses based on their financial goals and ‘what if’ scenarios. As the game progressed, the students learned the importance of financial planning and even played the game again to get different results.

KCT Annual Shred Fests

KCT holds three annual shred fests, open to our members and the community at large, to provide a free and secure way to dispose of sensitive documents. Our 2017 Shred Fests were held at and partnered with various community locations. The Elgin area shred fest was held at and partnered with Elgin Community College and the Spartan Food Pantry. The St. Charles area shred fest was held at and partnered with the St. Charles Police Department. The Aurora area shred fest was held at and partnered with the Illinois Math and Science Academy as well as Mutual Ground.

KCT Credit Union Days and New Teacher Orientations

KCT held over 30 credit union days and was a part of five new teacher orientations in 2017. For credit union days, KCT staff visited partner locations to provide onsite enrollment and to discuss and answer any questions regarding our products and services. KCT was invited and participated in New Teacher Orientations for School Districts U46, 101, 300, 302 and 304. During these events, KCT sponsored breakfast or lunch and was available to provide onsite enrollment and discuss the benefits of credit union membership.

Gail Borden Little Dinos 2 Library Hunt

KCT participated in Gail Borden's little dinos scavenger hunt by painting a miniature clay-cast dinosaur in our Elgin branch. Participants of the scavenger hunt visited community locations to collect the secret dino passcodes that were on each of the little dinos and were entered into a drawing for a prize.
The Elgin Community College Foundation serves as the philanthropic arm of Elgin Community College. Designated as a 501(c)(3) charitable organization, the Foundation raises funds through private donations to advance learning. Thanks to our generous donors, students access an exceptional education, improve their lives through learning, and invest in a better tomorrow for themselves, their families, and our community. Gifts enable:

- Scholarships and services for students of the college;
- Grants to reward excellence in teaching and learning;
- Investment in innovative programs; and,
- Access to education for under-represented and special populations.

Your generosity allows the Foundation to offer more than 200 scholarship awards each year, removing financial barriers and rewarding academic excellence. The impact of your investment will be felt for generations to come! Ways to donate:

- Raffle tickets available for purchase at KCT Branches
- General Donation

If you’re interested in learning more about how 100% of your gifts to the Foundation support ECC student programs, please contact the Foundation office at 847.214.7377 or via email, foundation@elgin.edu.

Change a life forever through the gift of education.
Get more out of your home this year

Buy a home • Refinance your home • Use your home’s equity

KCT offers low rates for all your home needs. Speak to one of our Member Service Representatives to find out how we can help you in your unique situation.

Get started at HomeLoans.kctcu.org

We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Thank you Members!

You helped raise $2,516 that was matched by CO-OP Financial Services. In total, $5,032 was donated to the Ann & Robert H. Laurie Children’s Hospital of Chicago.

It’s never too early

Open a Christmas Club Account with KCT and

Start saving for next holiday season

The minimum to open a Christmas Club account is $5.00.

$100 CASH REWARD with EVERY NEW LINE

It’s Sprint’s best Credit Union Member Cash Rewards offer ever — another BEnfit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.