A Letter to Our Members

Dear Members,

I hope you enjoyed your summer! KCT has remained busy with our new branch locations as well as serving our members and the community. In this edition of the KCT Difference, I would like to talk about what steps you can take to protect yourself from identity theft, our growing affinity card programs, and our ongoing community involvement.

Protect Yourself from Identity Theft
With the holiday shopping season quickly approaching, it is important that you remain vigilant in protecting yourself from identity theft and fraudsters. Read up on what steps you can take to protect yourself. Make sure to download our KCT Digital Card App (available on iOS and Android devices) to setup transaction alerts via text, email and push notifications any time your KCT debit or credit card is used to react quickly to any unauthorized card transactions.

Affinity Card Programs
KCT is excited to continue to expand our co-branded affinity card programs to support area school districts. These programs allow school districts and other non-profit organizations the ability to offer branded Visa debit and credit cards to their supporters. Anytime an affinity card is used, a portion of the income generated on each transaction is given back to support the school district or non-profit organization. Read the article to learn more about the program and see if your school district offers an affinity card or contact the credit union if your organization is interested.

Community Involvement
KCT is committed to Building Stronger Communities Together with our ongoing community involvement supporting the area school districts and business partners. This summer we were excited to continue to support Elgin Community College’s Project Backpack and be a part of Elgin Area School District U46’s Explore 2018.

Thank you for your continued support and allowing us to serve you!

Respectfully,

Mike Lee
President/CEO
How to protect yourself from identity theft

Chances are, you or someone you know has had their identity stolen at one point or another. It can be expensive, stressful and extremely complicated to recover from. As the holiday season approaches, and more purchases are made, it’s important to keep identity theft in mind. Here are seven ways to help protect yourself and your most important data from identity thieves.

1. Secure Your Hardcopies
Most of us think of identity theft as a digital crime, but many thieves are just as eager to get their hands on your paper documents. While online accounts are password-protected, important paper documents are often left in a drawer or simply tossed in the trash, where dumpster-diving thieves can find them.

What’s the solution? Buy a safe and a shredder. What’s not shredded goes in the safe. Of course, the same level of care should go into protecting your physical credit cards. Don’t put your wallet in your back pocket. Make it a habit to check to see you have all your cards and IDs when you get home at the end of the day. This will help you be aware of missing items earlier so you can cancel lost or stolen cards before too much damage is done.

2. Examine Your Financial Statements
Reviewing your financial statements is a good practice. Not only will this help you track financial habits, it will also alert you to any fraudulent charges. KCT does a lot to protect consumers from fraud and identity theft, but only you know what you purchased and what you didn’t, so look closely at those statements!

3. Choose Good Passwords
Many people have one simple password they use for all devices and platforms. This is convenient, but dangerous. Yes, there is reason to worry that having multiple hard-to-remember passwords may make it more difficult for you to access your own accounts, but potential identity thieves will have a more difficult time too.

4. Protect Your Computer
Malware is just one way identity thieves steal your data. Invest in a good and reputable antispyware program to make sure your hardware is safe from invaders. Another way to protect your computer is to encrypt your hard drive. Apple computers and PCs alike will offer the option to encrypt all data in your hard drive. Go to your security settings and choose to activate the encryption option.

5. Be Aware of Suspicious Emails and Websites
If an email looks suspicious, it probably is. Make your email inbox a tightly curated collection. If you have too many promotional emails, start clicking the unsubscribe button. This will help you spot suspicious, unsolicited mails. The same goes for websites. Your browser or antivirus software may try and warn you about suspicious websites before you enter them. Don’t disregard those warnings.

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6. Use Two-Factor Authentication
The most convenient option is not always the most secure, but given the choice between convenience and security, your best bet is the more secure one. Two-factor authentication for email accounts and other important online accounts will add an extra step to the security process for log-ins, most often making use of your phone number as well.

7. Secure Your Wi-Fi and Avoid Public Wi-Fi
Public Wi-Fi is often insecure and can be a great way for thieves to get to your data. Steer clear if you can. If you have no choice, be sure to avoid all online banking or password logins while using public Wi-Fi. Additionally, be sure to secure your own home Wi-Fi with a unique and hard-to-guess password.

How can KCT Credit Union help protect your account?

KCT Online and the KCT Mobile app allow you to setup alerts for transactions, balance thresholds, automatic withdrawals and more. To setup alerts on your account, simply login to KCT Online or the KCT Mobile app and select ‘Notifications’ from the ‘Settings’ menu.

The KCT Digital Card App allows you to receive near real-time alerts whenever your KCT debit or credit card is used. You can create text, email and push notifications based on the type of transaction that occurs (transactions over a certain amount, card not present/online, international, ATM withdraw and gas station).

All of our KCT Visa® cards include Visa’s Zero Liability Protection*, which means you are not liable for any fraudulent purchases made with your card. It is also important to frequently check your accounts and review your monthly statements for suspicious activity. You can also make sure your contact information is up-to-date to ensure that you are receiving any notifications regarding your account.

*Visa’s Zero Liability Policy covers U.S.-issued cards only. Does not apply to ATM transactions, certain commercial transactions, PIN or other transactions not processed by Visa. You must notify KCT immediately of any unauthorized use.
KCT Affinity Programs

About a year ago, KCT launched a new affinity program. The KCT Affinity Partnership program is designed to help raise funds for local school districts or community organizations. How does it work? For each affinity partnership, we have designed a debit, credit, and rewards credit card with the school district’s logo. Every time you shop with an affinity card, a portion of each transaction (at no added cost to the cardholder) will go back to the school district or community organization to help fund programs.

In 2017, we launched the program with West Aurora School District 129. Since the launch, West Aurora cardholders have helped raise nearly $3,000 just by using their West Aurora cards! The money that is given back is used for programs decided on by the school district. In 2018, the program has expanded to bring on two new partnerships including East Aurora School District 131 and Geneva School District 304. We look forward to the future of this program and how it will continue to give back to the schools and organizations within the KCT community.

KCT in the Community

The second half of 2018 is turning out to be a busy, yet very successful season within our community partnerships.

Kennicott Partnership

KCT Representatives at Kennicott Chicago

We began the month of July kicking off a new partnership with the company Kennicott Brothers. Kennicott is a nationwide wholesale florist with 16 locations in 8 states. This is the first partnership KCT has gained that spanned outside of Illinois. We are excited about the opportunity that this has already brought in expanding our field of membership, and we are looking forward to what is to come as this partnership builds.

Project Backpack

Heading into August, we participated in Project Backpack. Project Backpack “is a community-based initiative led by Elgin Community College to benefit students in need, by offering appropriate resources to start a successful school year.” KCT has been involved in this for the past few years and this year we served as a gold sponsor. The supplies were distributed to those in need within the ECC district.

U46 Explore 2018: A Community, Curriculum, and Career Expo
In September, we kicked off the new school year with School District U46’s Explore 2018: A Community, Curriculum, and Career Expo at Sears Centre Arena. Our Business Development Representatives had the opportunity to share about KCT with many of the three-thousand 8th grade students who attended. We spoke to the students about the careers within the credit union industry, and about which classes to choose to accommodate the career path they may be interested in.

**Upcoming Events**

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**Keep Youth Scholarship**

We also had the opportunity to partner once again with the Kane County Regional Office of Education. This is the second year we have been able to help fund the Kane Excellence in Education Partnership Youth Scholarship. This scholarship “supports professional development opportunities in order to continue to improve the education of the children in our community.” The scholarship was recently awarded to a deserving high school student who is looking to pursue a college degree.

Throughout the remainder of 2018, our Business Development Representatives will continue to spend time in schools and organizations, talking about the benefits of KCT membership and providing financial wellness seminars.

**Biz Kid$ Financial Education**

KCT has recently received a Biz Kid$ Financial Education Grant from the National Credit Union Foundation. KCT was one of nine new credit unions to receive the grant for 2018-2019. This grant will help us gain access to the Biz Kid$ video series. We are planning to utilize this financial education video series by providing financial education seminars within grade schools and junior high schools. We also plan on purchasing enough video series to provide a set to each school district we currently serve. KCT believes in beginning financial literacy at a young age, and this grant helps us to do just that.

**Piggy Bank Donation**

Donate to your community and receive a piggy bank. Stop by your branch to learn more.

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KCT’s VP of Business Development Yvonne Irving and U46 CEO Tony Sanders
Our newest CD is something to smile about

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KCT Youth Accounts

- Youth Savings Account
- Teen Checking Account

KCT Holiday Loan

Borrow up to $3,000 as low as 5.74% APR* for 18 months

Rate includes discount

Enjoy 4.99% APR* on all purchases made November thru December 31, 2018