



# The Wave

First Quarter - 2019  
Newsletter



Notice of  
Annual Meeting of Members  
April 25, 2019

The Annual Meeting of  
Members of  
Keys Federal Credit Union

3022 N. Roosevelt Blvd., Key West, FL  
on Thursday, April 25, 2019 at 5:00 p.m.



**Knowledge of Financial Education**

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## KOFE, Our Newest Member Benefit

Learn everything you need to know about Personal Finances with Keys FCU's FREE, online financial education program, KOFE.

KOFE (Knowledge of Financial Education) will help you get, and stay, financially fit. Learn how to:

- Read your credit report
- Improve your credit score
- Pay off debt
- Prepare a budget
- Buy a home
- And so much more

Here's what our team has to say about KOFE:

Sandy in Marathon, "I thought it was really good. Very informative, and easy to understand. The one on budgeting was great!"

Irina in Key West, "I absolutely loved it. You think you are doing well but then KOFE makes you do the numbers and ...uff! Lots of savings are coming in my little personal financial world."



Download our  
Mobile App



Find KOFE at [KeysFCU.org](http://KeysFCU.org) > Financial Education > KOFE



### 3. Navigations

Ahoy! Hopefully this little newsletter has reached you safely! With summer fast approaching, we're excited to announce a new financial education product, a mobile branch, a special \$200^<sup>^</sup> refinancing offer and our locally decided Home Equity Lines of Credit with no intangible tax or origination fees.\* Finally, repairs are now officially water under the bridge at our Big Pine Branch and we are preparing to reopen full-time on Monday, April 15, 2019. Based on your feedback from our survey in November 2018, our new branch hours will be Monday through Friday from 9:00am to 5:00pm. Thank you for helping us serve you better!

Please visit our website at [KeysFCU.org](http://KeysFCU.org) to find out more about what Keys FCU has to offer and feel free to share all our new products and services with your friends and family. We welcome everyone who lives or works in the Florida Keys, including your family outside the Keys, and our local military. Help our crew spread the word from sea to shining sea.

Most importantly, our staff and Board of Directors extend a note of appreciation to you, our member, for keeping the wind in our sails with your continued loyalty and support. Finally, we give recognition to our employees, volunteer Board of Directors, and Supervisory Committee members who are diligent in their fiduciary duties, providing you with a trusted financial partner to navigate you through the strait and narrow.

Thank you for being a valued member.  
Maggie Sayer  
President & CEO  
Keys Federal Credit Union

## 2. Hop on the Savings Express

Keys FCU is proud to introduce our newest full-service branch and traveling ATM at the Southernmost Air Spectacular on Saturday, March 30th and Sunday, March 31st! We're taking convenient service to a whole new level with a mobile branch that comes to you.

The Keys Savings Express sports two Member Service offices, a teller window and two ATMs to serve all your financial needs. Get cash, open an account, apply for a loan, credit card or mortgage or replace your debit card at community events throughout the Keys. Visit our booth at the Air Show and we'll give you some free goodies to take home.



## Save Money & Get \$200.00<sup>^</sup>

Refinance your Auto or Boat Loan\* from another lender to Keys FCU and we'll give you \$200.00!

- 📞 Call 305-294-6622
- 🌐 Go to [KeysFCU.org](http://KeysFCU.org)
- 🚶 Visit any branch in Key West, Big Pine or Marathon

\*Subject to credit approval. Restrictions and processing fee may apply. Offer valid on loans over \$5,000. Expires 4/30/19.  
^\$200.00 paid as a credit to your Keys FCU membership account once first payment is made and up to 65 days after loan closing. Not valid with any other offers.



## 4. CU in the Community



### Habitat for Humanity

Two more Keys families now have home ownership thanks to the Keys FCU volunteers who helped make Habitat for Humanity homes move in ready in Marathon. Pictured are the volunteers from our Marathon Branch and Executive Team.



### Military Member of the Year

Keys FCU is proud to sponsor the Navy League Key West Council's Military Member of the Year Award. Congratulations to AC1 Dustin Wiser (pictured center) who received the US Navy Cutlass from Keys FCU's Board Chairman, Ron Demes (L) and President & CEO, Maggie Sayer (R).



### Marques Butler Scholarship

The Marques Butler Memorial Scholarship Softball Tournament is one of the many community events we are delighted to support. Pictured (L to R) is Mary Lou Carn, Director of Strategic Planning for Keys FCU, and Paul Sanchez from the Keys FCU sponsored softball team.



### Presidents Award

Shida Gulyamova, Card Services Manager, was granted Keys FCU's most distinguished award, the President's Award. Thanks to Shida's efforts members can now save time and get a replacement debit card immediately at any branch. Shida also oversees our program of Free Balance Transfers with new Keys Visa credit cards to save you money!



### Volunteer of the Year Award

Andrea Sargent, who grew up in the Keys, exemplifies the credit union's community philosophy. Our Teller Supervisor completed 60 hours of Keys FCU community service and, for her efforts, was awarded the Volunteer of the Year Award for the second year in a row.



### Extreme Member Service Award

Hela Emanuel-Sidman received the Extreme Member Service Award. As "Loan Underwriter," her tireless efforts ensure a smooth process for members when they borrow money for a major purchase. "Hela went above and beyond to help us meet our desired time frame for our boat purchase" praised one of our members.

### Important Dates

- Thursday, April 25th at 5:00 pm the Annual Meeting of Members
- Monday, May 27th all branches will be closed for Memorial Day

### Stay In Touch

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