




## UNEXPECTED IN ACTION

### Message from Keith Sultemeier, President & CEO, Kinecta Federal Credit Union

As your credit union, our mission is to help you prosper financially and to give back meaningfully to the communities we serve. It's a big job, and we take it very seriously; however, this doesn't mean that we can't have a little fun while we're at it. We promised you some time ago to "Expect the Unexpected" from Kinecta. We mean that you should expect better service and a better deal from your credit union than you might get from any big national bank. But, Kinecta staff has taken that message a couple of steps further, and we wanted to share just a few of the extra unexpected things that they've delivered for members:

-  A Kinecta employee recently stopped by a grocery store in Pomona and noticed a young mother and her son paying for their groceries with a Kinecta debit card. He surprised her by paying for her groceries and thanking her for her membership. On the same note, last Thanksgiving employees from Kinecta's Hawthorne Member Services Center (MSC) partnered with their neighborhood supermarket and paid for the groceries of 4 shoppers who were about to pay with their Kinecta credit or debit card.
-  Late last year at our Torrance Crossroads MSC a member revealed that she has a 7 year old son who suffers from Muscular Dystrophy. The Make-A-Wish<sup>®</sup> Foundation had granted her son's wish to take a Disney Cruise to the Bahamas, where he could swim with the dolphins at the biggest aquarium in the world. The Torrance staff decided to add to the family's experience by surprising them with some Disney goodies, apparel, and tickets to Disneyland<sup>®</sup> and California Adventure so that they can create even more memories.
-  The Redondo Beach MSC staff surprised two members with an unexpected gift – Beats by Dre<sup>™</sup> headphones! They gave the first pair to a single father and his autistic son who are regulars at the branch. They both listen to lectures and audio talks quite often. They were very surprised and grateful. They gave the second pair to another long-time member that had gone through some setbacks, one being recent open heart surgery. They were inspired by him because despite his misfortune he still pursues his passion of playing with his band every week at the pier. The headphones were the perfect gift to lift his spirits.

Our promise to you is to "Expect the Unexpected" from Kinecta... a level of service and value you won't find elsewhere. But, don't be too surprised if on your next visit you see our staff taking "unexpected" to another level.



## ENTER OUR REAL ESTATE CENTER

It's everything you expect and more.

Whether you own a home or are thinking of buying one in the future, you know that Kinecta has your mortgage needs covered (heck, we are a credit union).

But here's something unexpected - we also offer other valuable perks and services that many other lenders don't offer, which will make buying or owning your home easier.

### Mortgage Program Updates

- **NEW!** Apply online for a mortgage
- **ENHANCED!** Loans now up to \$4 million
- ☑ **ENHANCED!** HELOCs now up to \$500,000
- **ENHANCED!** More flexible Jumbo Mortgage qualifying
- ☑ **COMING SOON!** Veterans Affairs (VA) Mortgages

### Potential Homebuyers

- ☑ HomeAdvantage® – Enroll and you could earn a cash reward on your home purchase, cha ching!<sup>1</sup>
- Homebuyer Workshops – Available online 24/7 and in-person at Kinecta branches.
- ☑ Free Homebuyer Kit - Download for free or ask a Mortgage Loan Consultant at a branch.<sup>2</sup>
- Calculators & Resources – Find out how much home you can afford.

### Current Homeowners

- ☑ Househappy® – Free online app (\$99 value) to manage your home's maintenance.<sup>3</sup>
- Home Insurance – Get a free quote on homeowners, earthquake, and other coverages.<sup>4</sup>
- Home Equity – Our enhanced HELOC means that you can tap into more of your home's equity.
- Cash-out Refinance – You could refinance plus get a little extra cash.

Visit [www.kinecta.org](http://www.kinecta.org) to access our online Real Estate Center.



## MEMBER BENEFITS

Hey Kinecta members, here's an unexpected fact: Did you know that we offer all of these great benefits to some of your favorite merchants? Check them out below and go to [www.kinecta.org/member-benefits](http://www.kinecta.org/member-benefits) to access your benefits!



\$100 cash reward with every new line.



Save 30% year-round on select Skechers styles.

**Direct TV®**  
Offers special discounts to Kinecta members.

**Erin & Jake Photography®**  
20% off various photograph packages.

**Knott's Berry Farm®**  
Discounts on admission tickets, including Knott's Soak City.

**Legoland®**  
Discount on admission tickets plus the 2nd day is free.

**Six Flags®**  
Discount on admission tickets and passes.

**Aquarium of the Pacific®**  
Discounts on admission tickets, passes, cruises, and 4D movies.

**Big 5 Sporting Goods®**  
Save \$10 when you spend \$50 or more at any Big 5 Sporting Goods store.

**TurboTax®**  
Save up to \$15 when you use TurboTax federal products.

**CUonVacation®**  
100% lowest price guarantee and receive 5% cash back on travel.

**Raging Waters®**  
Discount on general admission tickets.

**Sea World®**  
Receive special discounts on tickets and more.

**EXCLUSIVE CREDIT UNION PARTNER**  
**SCORE A 15-30% DISCOUNT ON TICKETS!**

☑ Denotes unexpected perk!

Membership requirements apply. Terms and conditions subject to change. All loans subject to credit approval. NMLS # 407870.

<sup>1</sup> Visit [www.kinecta.org/HomeAdvantage](http://www.kinecta.org/HomeAdvantage) for details.

<sup>2</sup> Available online or at a branch, while supplies last.

<sup>3</sup> Visit [www.kinecta.org/househappy](http://www.kinecta.org/househappy) for details.

<sup>4</sup> Insurance products offered through Kinecta Financial & Insurance Services, LLC., subsidiary of Kinecta Federal Credit Union. California Insurance License #0E24631. Insurance products: 1) are not NCUSIF insured; 2) are not obligations of or guaranteed by the Credit Union or any affiliated entities; 3) involve investment risk, including possible loss of value. Insurance products not available in all states.

## PAST EVENTS

**2018 Scholarship Winners** – We are pleased to announce the recipients of the 2018 Kinecta Scholarships and Teaching Grants for Growth.

### 2018 Kinecta Scholarship Recipients



**Pictured from left to right:**

**Mary Yasui-Yamabe** – Kinecta Board Chair  
**Steven Barbee** – Yale University  
**Ryan Sewell** – El Dorado High School  
**Yvonne Pham** – Villa Park High School  
**Kathleen Chiu** – Sherman Oaks Center for Enriched Studies  
**Mark Parent** – Diamond Bar High School  
**Madison Bellah** – Dana Hills High School  
**Keith Sultemeier** – Kinecta President & CEO  
**Alexis Celaya** – Mission Viejo High School  
**Krystal Rhaburn** – California Lutheran University (picture insert)

### 2018 Kinecta Teaching Grants for Growth Recipients



**Pictured from left to right:**

**Mary Yasui-Yamabe** – Kinecta Board Chair  
**Kristina Juan** – Norwalk High School  
**Lydia Gutierrez** – Dooley Elementary  
**Keith Sultemeier** – Kinecta President & CEO  
**Wendy Espinoza** – Ranch Viejo Elementary School (picture insert)

**Congratulations to our 2018 Recipients!**

### Walk Now for Autism Speaks

Congratulations to Team Kinecta for participating in Walk Now for Autism Speaks. The Team raised over \$6,400 to support vital research and top-quality programs that are changing the future for those who struggle with autism.



## UPCOMING EVENTS

Kinecta employees are teaming up to raise awareness and funds for various nonprofit partners. You can help too! Go to [www.kinecta.org](http://www.kinecta.org) and click on News & Events for details and help us make a difference.

**JUL  
2-31**

### Back Pack Drive

Join us in our campaign to collect school supplies for students in need as part of our annual Back-to-School Supplies Drive. Drop off new items at any member service center starting July 2.



**JUL  
14**

### Join us for our Community Celebration and Chili Cookoff

Be sure to join us on Saturday, July 14, 11 a.m. to 2 p.m. for our Community Celebration and Chili Cookoff at the Kinecta Main Office, 1440 Rosecrans Ave., Manhattan Beach. Bring the whole family for a day of fun, food and prizes. Don't miss this special occasion!

**ANY  
TIME**

### Online Giving

One of the easiest ways for Kinecta members to support Children's Miracle Network Hospitals (CMN) is through our Online Giving program. It's quick and easy to set up a recurring donation of \$1 or \$5 monthly, quarterly or annually. Simply log in to Kinecta Direct Online Banking at [www.kinecta.org](http://www.kinecta.org) and click on Online Giving. Funds are automatically debited. All proceeds go directly to support Children's Miracle Network Hospitals. Each year our members help raise thousands of dollars through these small, recurring tax-deductible donations.

Together, we make a difference!



### Professional Clothing Drive

This past April, Kinecta hosted a very successful clothing drive. Thanks to the generosity of our members and employees, we gathered more than 4,200 articles of professional clothing, accessories and shoes. The items were donated to Working Wardrobes (Los Angeles and Orange counties), and Unity Shoppe (Goleta), all of which serve men, women and young adults in life crisis looking to enter the workforce.

Member Access/Download our App

**Member  
Contact Center**  
800.854.9846  
310.643.5400

**Online**  
[www.kinecta.org](http://www.kinecta.org)

