

# Putting Technology to Work for You

75 YEARS 1940-2015  
KINECTA FEDERAL CREDIT UNION  
NEWS

FALL 2015

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

We've been staying up late to ensure that Kinecta members have access to the technology they need to make it easy. Our goal is to help make managing your finances as convenient, fast and secure as possible!

## Take advantage of these new products and services introduced in 2015:

- **Chip cards are here!** We're excited to implement chip technology for added fraud protection. The transition is well underway for Kinecta CheckCards. Watch for new chip-enabled Kinecta credit cards beginning in 2016. When you receive your new card, please be sure to activate it and select a new PIN.
- **Apple Pay™ is on the way!** Just in time for the holidays, members will have another secure way to pay. After linking your Kinecta CheckCard or MasterCard® credit card to the app on your iPhone® 6, you'll be able to make payments with your phone at merchants where Apple Pay is accepted.<sup>1</sup>
- **eDocuments** – More paperless options! Members can opt in to electronically receive not only account statements, but also selected notices, billing statements and tax documents. Simply login to Kinecta Direct Online Banking and use the eDocuments tab to set your preferences.
- **Kinecta Mobile App** – Easier than ever! Recent enhancements include fingerprint login, and quick account balances without logging in. You can also view account history and pending Kinecta CheckCard transactions, deposit checks, transfer funds, monitor spending, and much more.
- **Cutting-edge technology** at our new Hermosa Beach Member Service Center includes an In-Lobby Teller machine featuring faster cash withdrawals, envelope-less deposits and the ability to transfer funds between your share accounts.
- **Coming in 2016** – Kinecta opens its new Redondo Beach Member Service Center with more hi-tech features for added convenience!



**Keith Sultemeier**  
President & CEO  
Kinecta Federal Credit Union



<sup>1</sup>Apple Pay is available on iPhone® 6, Apple Watch®, iPad Air® 2, and iPad mini™ 3. Apple, the Apple logo, iPhone and iPad are trademarks of Apple Inc., registered in the U.S. and other countries. Apple Pay and Touch ID are trademarks of Apple Inc.

## Kinecta Federal Credit Union & Nix Financial Celebrate 42nd Anniversary of Holiday Food Distribution

For over 41 years, Kinecta Federal Credit Union, and its subsidiary Nix Financial, have partnered with organizations throughout Los Angeles County to provide low-income families with much needed assistance during the holidays.

During the months of October and November, Kinecta Member Service Centers and Nix locations collect monetary donations, providing a unique opportunity for members and customers to help support their communities.

Each family will receive a bag of traditional Thanksgiving food items, such as Mahatma Rice and Mrs. Cubbison's stuffing mix along with a gift certificate to a local grocery store to help complete their holiday meal.

From October 26 through November 22, donations will be welcomed at all Kinecta and Nix locations. We hope you will help these deserving families if you are able.





# Happy Anniversary to Us! Thanks to You!

Kinecta celebrated its 75th anniversary of serving you – our members – on July 11. More than 500 Kinecta members came to enjoy a barbeque lunch, chili tasting, and family entertainment, along with raffle prizes and giveaways.

Between money donations from raffle tickets, and a nominal charge for refreshments, our members helped us raise \$1,800, which Kinecta matched and donated to Special Olympics. In addition, Kinecta was honored to have U.S. Representative Ted Lieu, State Assembly Member David Hadley and Manhattan Beach Mayor Mark Burton speak, reminding our guests of the value of credit unions in general, and Kinecta in particular. We thank them for their sentiments, and we couldn't agree more!

Local police and firefighters also stopped by and supported our event with outreach and giveaways. Our celebration was everything we could have wished for. We look forward to serving you for another 75 years and beyond.



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1. Gloria Rogers holds son Matthew as they watch the Hawthorne Police Department's talking police car Gabby perform. Representatives from the Manhattan Beach and Hermosa Beach Police Departments also participated. (Photo by Mark Dustin)
2. Local firefighters stopped by to support the event and enjoy lunch. A good time was had by all! (Photo by Mark Dustin)
3. More than 500 Kinecta members and the local community attended Kinecta's 75th Anniversary Celebration and Chili Cookoff in Manhattan Beach on Saturday, July 11. The free public celebration included BBQ lunch, chili tasting, family entertainment, raffle prizes and giveaways. (Photo by Greg Hancock)
4. State Assemblyman David Hadley, left, addresses the crowd as Kinecta President and CEO Keith Sultemeier, right, holds a certificate presented during the event. Other special guests included U.S. Representative Ted Lieu and Manhattan Beach Mayor Mark Burton. (Photo by Mark Dustin)

## Get Your Best Deal at Kinecta's 2-Day Pre-Owned Car Sale!

**Where:** Manhattan Beach Kinecta Member Service Center:  
1440 Rosecrans Avenue, Manhattan Beach, CA 90266

**When:** Saturday, October 17, 9:00 am to 6:00 pm  
Sunday, October 18, 10:00 am to 5:00 pm

Don't miss this great money-saving event! We'll be featuring a large selection of vehicles of every kind at prices at or below retail Kelley Blue Book. Excellent prices are your first chance to save and low rates on auto loans are your second. With rates as low as 2.24% APR\* and up to 100% financing available, there is no reason not to drive in your old car and drive away in the car, truck, van or SUV of your dreams! Visit [www.kinecta.org/CarSale](http://www.kinecta.org/CarSale) for more details.



\*APR = Annual Percentage Rate. Rates and terms are subject to change. Rate is valid for the date of the car sale only on an approved Kinecta auto loan and is subject to Kinecta's rate floor. The actual rate you receive is determined by a combination of factors, including credit qualifications, loan amount, collateral, down payment and terms. Rate includes a 0.25% discount on loans with automatic payment from a Kinecta account; rates will be 0.25% higher on loans that do not meet this requirement.

### Kinecta AutoPREMIER is Your Prescription for Car Buying Headaches

Are you ready for an easy, stress-free, car buying experience that saves you time and money? There is no such thing as free! There is – Kinecta's new AutoPREMIER Car Buying Service. Here's how it works: simply contact Kinecta AutoPREMIER and we'll match you with your own personal concierge. Your concierge will guide you to the vehicle that is the perfect fit for you and then connect you with a no-haggle, no-hassle, dealer who will pass along a pre-negotiated best price to you.

- With Kinecta AutoPREMIER you'll:**
- Save money – Get exclusive member-only pricing on new vehicles, as well as purchase incentives on pre-owned vehicles
  - Experience VIP treatment – Enjoy excellent service from our pre-screened dealers.
  - Access to low-rate Kinecta financing – Apply for a Kinecta auto loan right at the dealer
- Ready to make a move into something new? Contact Kinecta AutoPREMIER today by calling 800.803.1853

## When Does Zero Actually Add Up To More?

This Holiday Season at Kinecta!

Apply for a new Kinecta Platinum MasterCard® by December 15 and you'll enjoy **0.00% intro APR\*** on all purchases for an entire year, and only **9.99% to 18.00% variable APR\*** on purchases thereafter.<sup>1</sup> Use this new card for your holiday purchases and your savings will build and build. And although you won't be paying an interest on purchases during the introductory period, your rewards will build and build as well! You'll receive one point for every dollar you spend. Redeem your Dream Points® for travel, merchandise or cash back.

### Hard to believe, but there is more:

- During introductory period, no balance transfer fee and a 5.99% APR on transferred balances for the life of the transfer.<sup>3</sup>
- Zero liability for unauthorized purchases
- An extended warranty on items purchased with your Kinecta Platinum MasterCard
- And other exciting benefits

Apply today at [www.kinecta.org/new-card](http://www.kinecta.org/new-card)

\*Annual Percentage Rate (APR). Credit Card approval is subject to creditworthiness and other qualifications. Transactions fees: Cash Advance Fee - Either 3.00% of the amount of each transfer with a \$10.00 minimum, \$100.00 maximum, whichever is greater. Foreign Transaction Fee - 1.00% of the amount of each transaction in U.S. dollars. Balance Transfer Fee - 3.00% of the amount of each transfer with a \$10.00 minimum. This fee is waived for Balance Transfers completed from 9/15/15-12/15/15.  
1 The post-promotional APR is based on your creditworthiness. As of 8/17/2015, the variable APR for Kinecta credit cards is between 9.99%-18.00%.  
2 For more details please visit [www.kinecta.org/dream-points](http://www.kinecta.org/dream-points).  
3 Applies to balances transferred within the first three months of account opening. Please continue to pay your bills as scheduled. Allow 10-14 business days for balance transfer to be completed. Some limitations may apply. This balance transfer request may not be used to repay any existing Kinecta loans including but not limited to auto loans, mortgage loans, lines of credit or Kinecta credit cards. Ask a Member Service Representative for more details and terms of the offer.

## Mark your calendar! Upcoming workshops and seminars

For a full listing of dates, times and locations, check out our Events section on [www.kinecta.org](http://www.kinecta.org) or on Facebook.

### Health and Wealth Seminars

When planning for retirement, be sure to include healthcare and assisted living costs in your budget. Our upcoming seminars will help you do just that:

- Oct:** Medicare, Planning for Healthcare Cost in Retirement
- Nov:** Senior Assisted Living Cost and Planning

### Financing Your Growing Business

**Oct. 15 at 6:30 p.m.,** Tustin location: Together with the Orange County Business Development Center we can help you identify the right financing options for your business needs and specifications for the financing package.

### Identity Protection Workshop

**Nov. 14 at 1:00 p.m.,** Manhattan Beach location: Learn how to protect yourself and loved ones. Valuable information and resources will be provided on identity theft, online fraud scams and cyber security.

### Homebuyer Workshops

**Oct.-Nov:** Learn about today's real estate market and how to navigate the home buying process, from start to finish. Attendees will receive a FREE home buying kit (while supplies last).

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates. Fixed insurance products may also be offered through Kinecta Financial & Insurance Services, a subsidiary of Kinecta Federal Credit Union, CA Insurance License #0E24631. Kinecta Financial & Insurance Services, Member FINRASIPC, provides referrals to LPL Financial. Kinecta Federal Credit Union and Kinecta Financial & Insurance Services are not affiliated with LPL financial.

Insurance and investment products are:  
**Not NCUA Insured | Not Credit Union Guaranteed | May Lose Value**





## Past Events



### Special Olympics

More than 300 Kinecta members, employees, family and friends enthusiastically took part as spectators and supporters of the 2015 Special Olympics World Games, held July 25 to August 2.

Kinecta organized and hosted four free "Fans in the Stands" events to help fill the audience, cheer and create excitement for the athletes during competition, including Open Water Swim at Alamitos Beach, Basketball at USC and Gymnastics and Softball at UCLA.

### Back to School Backpack Drive

In August, employees, members and customers of Nix and Kinecta made the first day of school a little easier for Watts and Compton area students with the donation of more than 500 backpacks filled with supplies and distributed during the Back-to-School Community Luncheon.

### Miracle Jeans Campaign

During the month of September, employees sold paper balloons and wore blue jeans to raise funds in support of Children's Miracle Network (CMN) Hospitals. Proceeds benefited CMN Hospitals in Los Angeles, Orange County, San Diego, Santa Barbara, Oakland and Chicago.

## Upcoming Community Events

Kinecta employees are teaming up to raise awareness and funds for pediatric care, children and adults with special needs and helping others for the holiday season. You can help too! Go to [www.kinecta.org](http://www.kinecta.org) and click on the "Kinecta Community" box to help us make a difference.

### 25th Annual CHOC Walk in the Park! — October

Join us as we walk around Disneyland Theme Park to raise funds to support the care, services, education and research that Children's Hospital of Orange County provides to the community. Support the 25th Annual CHOC Walk in the Park on Sunday, Oct. 11.

### 42nd Annual Holiday Food Drive — October

Oct. 26 through Nov. 22 we will be collecting monetary donations at all Kinecta and Nix locations for our 42nd Annual Holiday Food Drive.

### 7th Annual Skechers Pier-to-Pier Friendship Walk — October

Join us in helping to enhance the lives of children and young adults with special needs by supporting the 7th Annual Skechers Pier-to-Pier Friendship Walk on Sunday, Oct. 25.

## Product Highlights

Additional terms and conditions may apply.  
Call your local member service center for details.

### LOAN RATES EFFECTIVE SEPTEMBER 9, 2015

#### New Autos

- as low as 2.24% APR<sup>1</sup>

#### Used Autos

- as low as 2.74% APR<sup>1</sup>

### CHECKING PLUS RATES<sup>2</sup> EFFECTIVE SEPTEMBER 9, 2015

#### Minimum Balance

\$1,000,000 and over .....	1.00% APY
\$750,000 - \$999,999 .....	0.90% APY
\$500,000 - \$749,999 .....	0.70% APY
\$250,000 - \$499,999 .....	0.60% APY
\$100,000 - \$249,999 .....	0.50% APY
Below \$100,000 .....	0.05% APY

### SAVINGS RATES EFFECTIVE SEPTEMBER 9, 2015

2-Year Certificate .....	1.15% APY <sup>3</sup>
5-Year Certificate .....	1.80% APY <sup>3</sup>

<sup>1</sup>Annual Percentage Rate (APR). All loans subject to credit approval. Contact the Credit Union for more information about fees and rates. The actual rate you receive is based on your credit qualifications, term, and loan amount. Rates are subject to change. Auto loans without automatic payment from a Kinecta savings or checking account will be .25% higher. Other terms and conditions apply. <sup>2</sup>Annual Percentage Yield (APY). For Checking Plus accounts \$9.00 monthly fee waived with direct deposits totaling \$500.00 or more OR \$2,500 minimum average monthly checking balance. Checking Plus APY increases with higher balances. Minimum balance required for each tiered-rate, which are listed in the above table. Fees could reduce earnings on the account. Rates are subject to change after account is opened. <sup>3</sup>Certificates opened will earn dividends at yields shown until they mature. Dividends are paid monthly and at maturity. Other maturities and yields may be available. Fees could reduce the earning on the account. Account may be subject to penalty for early withdrawal.



Because GREEN is not just the color of money



### Green Tip #33: Practice "Sustainable Wrapping"

Like clockwork, trash levels spike during the holidays. The culprit? Wrapping paper! Re-usable gift bags, baskets, and even cloth tote bags are just some of the ways that gift givers have turned sustainable wrapping into an eco-friendly holiday tradition.

### Member Access

#### Member Contact Center

800.854.9846  
310.643.5400

#### Online

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

### Download our App



**KINECTA**<sup>SM</sup>  
FEDERAL CREDIT UNION

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