

WHATEVER THE OBSTACLES – KINECTA IS HERE TO HELP

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

Over the past several months, our communities felt the impact of the California wildfires, which destroyed over 6,000 homes, and a federal government shutdown affecting about 800,000 workers nationally. Kinecta's disaster relief website had hundreds of visits from impacted members who had exhausted their funds and needed the credit union's assistance.

Kinecta has been part of your community for 80 years, and we have been pleased to grow and flourish along with the community. However, when times are tough, our mission is to walk beside our members and ease their path back to emotional and financial stability. We hope you are never impacted by disaster, but, should you ever experience misfortune, consider Kinecta a resource for:

- **Guidance to members** who needed help navigating insurance claims.
- **A dedicated relief hotline for priority assistance** to members in need.
- **Financial relief options** with relaxed approval criteria to cover expenses before insurance proceeds arrive, or for those costs not covered by insurance:
 - ❖ Emergency loans at 0% interest for 12 months;
 - ❖ Increased credit limits for Kinecta credit card holders; and
 - ❖ Payment deferrals on auto and other consumer loans.

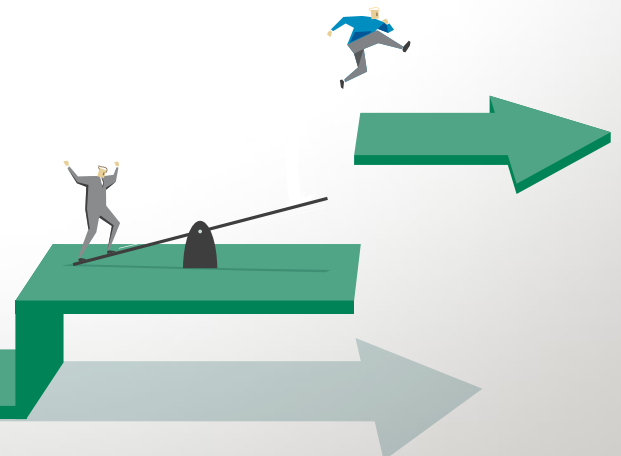
And, when it's not an emergency, we can help guide your financial plan and ensure you are prepared for life's expected and unexpected events. You can visit with a Kinecta Financial Consultant at your nearest member service center or access our online financial empowerment site with information on a range of topics, like budgeting and building emergency savings. These tools are free to all community members and available on our website at kinecta.org/financial-tools.

We know that your journey doesn't always go exactly as planned. Through every twist and turn that life may bring, Kinecta believes you will succeed and is dedicated to helping make that happen . . . we are built for members, not for profit. Thank you for your loyal membership. We look forward to serving you soon!

Sincerely,



Keith Sultemeier
President and CEO
Kinecta Federal Credit Union



SPRING INTO YOUR NEW HOME

Shopping for a new home this Spring? You're not alone. Zillow has confirmed what many of us already knew – springtime is prime home-buying season across the country. This means you'll likely tour many neighborhoods before putting in an offer (or several) on your ideal home. Before you visit your first home, make a non-negotiable list. For example:

- Is the home located in your preferred school district?
- Is the work commute acceptable?
- Are you open to a condo if your ideal single-family home isn't an option?



In all the excitement, don't forget to consider your insurance and warranty options before signing on the dotted line.

Homeowners Insurance

A homeowners insurance policy covers property loss and damages related to the home. Many policies also provide financial protection should someone make a legal claim for an injury received while on your property. Not all policies are the same, so it's essential to gain a clear understanding of what yours covers.

Condo Insurance

If you choose a condominium instead of a single-family home, know what's covered under the condominium association's master policy. Condo insurance covers your personal belongings and provides a layer of protection should someone become injured on your property and file a legal claim. Unlike a homeowners insurance policy, the external areas of your property may not be covered.

Home Warranty

Home maintenance is a necessary part of homeownership, but when a major system breaks down, i.e., plumbing, air conditioning, heat, or electrical, it can be a financial headache. A homeowners insurance policy doesn't pay for needed repairs or system replacement, but a solid home warranty can do that and more.

Check out kinecta.org/insurance-services or call us at 800.905.4466, option 2 for more information on the products mentioned.

Source: Zillow Research

HOW TO GAIN FINANCIAL PEACE OF MIND

Building a solid financial foundation this year is a top priority. You're reducing debt, establishing an emergency fund and even adding more to your retirement savings. But, have you taken action to protect what you've worked so hard to create? Insurance can give you the peace of mind of knowing that you're financially protected should you (or your family) become the victim of an accident, crime (e.g., identity theft), natural disaster or another unexpected event.

As you continue to make positive financial changes this year, remember that insurance allows you to pay a small amount now to shield you from a potentially devastating financial blow, down the road. Let Kinecta Financial and Insurance Services (KFIS) help you select a home, vehicle or personal protection policy that meets your needs. Visit kinecta.org/insurance-services or call 800.905.4466, option 2 for more information.



Referral Bonus

- ✓ Help your friends and family possibly save on insurance coverage. For each referral who obtains a policy with KFIS, you'll receive a **\$20 GIFT CARD.**

kinecta.org/kfis-refer-a-friend

According to the FBI's 2017 Internet Crime Report¹, identity theft costs victims over \$66 million that year. Kinecta offers ID Lock², a form of personal insurance, that can help defend you against this type of attack by keeping you just a click away from important information related to your financial accounts, credit report, credit scores, and more. Learn more about protecting your identity at kinecta.org/idlock.

¹Source: www.ic3.gov/default.aspx

²ID Lock is not a product of Kinecta Federal Credit Union. Product is administered by Consumer Direct®.

*Mercury Insurance is excluded from this program. Offer only available in California. Existing Kinecta Financial & Insurance Services or Apollo policyholders are not eligible for the incentive. Other restrictions may apply.

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.

Kinecta reserves the right, at its sole discretion, to cancel or modify the referral program at any time and for any reason.

A SPRINGTIME FINANCIAL REBOOT IN 3 STEPS

A thorough house cleaning isn't the only springtime activity that should be on your calendar this year. To reach your financial goals, you must regularly check your progress and update your financial plan. Since life events that impact your finances can occur at any time, get ready to dust off and possibly modify your money management strategies.

Take the following three steps to spruce up your finances.

1

Step #1: Ask Questions

Did any of these events occur since you last reviewed your financial plan?

- Change in Household Size
- New Job or Job Loss
- Pay Increase or Decrease
- Debt Payoff

2

Step #2: Gather Your Critical Documents

Unsure of which documents should be part of your financial reboot?

Here are a few examples:

- Home, Life, and Automobile Insurance Policies
- Mortgage and Investment Account Statements
- Employer Withholding Allowance (W-4)
- Monthly Budget

3

Step #3: Make Changes, As Needed

Possible changes might include:

- Adding or removing beneficiaries from insurance policies and investment accounts
- Adjusting the withholding allowance by completing a new IRS Form W-4 through your employer
- Removal of private mortgage insurance, if applicable
- Increasing retirement plan contributions using funds previously allocated to debt payments

A financial spring cleaning is a simple way to not only save money now but avoid unnecessary headaches later.

Have questions or need help making needed changes? Contact a Financial Consultant from our Wealth Management team for assistance. Visit kinectafinancial.org or call 800.854.9846 Ext. 6 for more information.

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May Lose Value

IMPROVE YOUR FINANCIAL SMARTS FOR FREE

April is National Financial Literacy Month. Since 2004, a nationwide effort by financial institutions, state agencies, businesses, and other entities has been made to help youth and adults apply practical money mastery tips to their everyday lives. There's no need to complete a semester-long personal finance class to learn about the habits needed to live a financially confident life. Free resources are available to help Americans understand how choices made today have lasting consequences.

Kinecta supports these national efforts to empower consumers with the information needed to make smart financial decisions. Learning to make the most of your earnings by investing, saving, borrowing smart, and identifying your financial goals is key to improving your financial well-being. Members can take advantage of a variety of Financial Empowerment Programs to help both youths and adults establish good financial habits that can pay off now and in the future.

Financial Empowerment Center

Got 2 minutes? Access our free, mobile-friendly, self-paced interactive modules to learn financial concepts that can make a big difference in your overall financial plan. Modules last between 2 and 7 minutes and cover a variety of topics ranging from basic money management to estate planning. Visit kinecta.org/financial-tools to start today!

Bite of Reality

Bite of Reality™ is a 2½-hour hands-on workshop, facilitated by Kinecta employees, that lets youths experience a real-world simulation of proper money management as a working adult. Learn more at kinecta.org/community.

We'll also host additional live, interactive events throughout April. Stay tuned!



PAST EVENTS

Martin Luther King Jr. (MLK) Day of Service



On January 21, Kinecta supported the MLK Day of Service at the Thomas House Family Shelter in Orange County.

Financial Education

On January 26, Kinecta hosted a financial education session on budgeting and credit for 125 high school students and their parents of the Upward Bound program at Cal State University Long Beach.

Black History Celebration

On February 26, Kinecta partnered with the Torrance Area Chamber of Commerce to sponsor the Chamber's Black History Celebration honoring Chinua Taylor-Pearce, El Camino College student; Roland Talton, First African-American Torrance Police Officer; Barbara Morrison, Legendary Jazz & Blues Singer; Cobi Jones, MLS Superstar & Broadcaster; Bryson & Brock Thompson, Founders Helmets4Helmets; and Noelle Quinn, WNBA Superstar.

Dr. Seuss Day - Read Across America



On February 28 & March 4, Kinecta participated in two Read Across America events in celebration of Dr. Seuss' Birthday. Read Across America is a Nationwide Celebration for Dr. Seuss' Birthday. On this day parents, community representatives, staff and school partners are asked to come into the classroom and read to students. Participants are invited to bring their favorite children story book or select from the school's library.



**Soccer season
is here!**

As the Exclusive Financial Services Partner of the LA Galaxy, Kinecta is once again offering members a 15-30% discount off regularly priced tickets!

Here's how it works:

- Visit lagalaxy.com/kinecta/ticketdiscounts
- Select desired game from the list and click on the corresponding link
- It will take you to a landing page specific to that game; use the map to select your seats
- Follow the prompts to complete order (10 tickets max)
- Pricing varies based on seat selection; taxes and fees not included
- Tickets subject to availability at the time of purchase; blackout dates apply

UPCOMING EVENTS

Kinecta employees are teaming up to raise awareness and funds for veterans in need, child abuse prevention, and protecting Mother Earth. You can help, too! Go to kinecta.org and click on the News & Events Section to help us make a difference.

APR 5
THRU
APR 19



Support our Professional Clothing Drive

Benefiting Working Wardrobes

Donate gently worn or new professional clothing, shoes and accessories for men and women today!

- All sizes accepted; plus sizes are especially needed
- Must be clean and on a hanger
- Please no tears, missing buttons, or stains
- Tax receipts will be available

Working Wardrobes empowers men, women, young adults and veterans overcoming difficult challenges to confidently enter the workforce and achieve self-sufficiency. For more information, visit workingwardrobes.org.

To find a Kinecta location near you, visit kinecta.org or call 800.854.9846.

APR
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Earth Day - Shred Fest

Protect Yourself / Protect the Planet

In honor of Earth Day, Kinecta will host Shred Fest — a FREE Community event. During Shred Fest, we welcome your clean paper waste of all kinds, for secure recycling. Accepted items include but not limited to: financial, legal documents, statements, receipts, tax and medical records, envelopes with plastic window, etc. (paper with staples or paper clips are acceptable).

Saturday, April 20, 2019, 9 a.m. – noon

- Manhattan Beach 1440 Rosecrans Ave, Manhattan Beach, CA 90266
- Brea 1040 E. Imperial Hwy, Suite F3, Brea, CA 92821
- Westminster 540 Westminster Mall, Westminster, CA 92683
- Warner Center 21440 Victory Blvd., Woodland Hills, CA 91367
- Rolling Hills Estates 67 Peninsula Center, Rolling Hills Estates, CA 90274

(Peninsula Shopping Center)

APR
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Autism Speaks Walk

Join the Kinecta walking team and support vital research and programs that are changing the future for those with autism. The event will be held at the Rose Bowl; registration begins at 8:30 a.m.

APR
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Richstone Family Center Pier-to-Pier Walkathon

Benefiting Richstone Family Center for the prevention and treatment of child abuse. The event will take place at the Manhattan Beach Pier and begins at 8:00 a.m.

For questions or more information about these upcoming events, please contact us at volunteercorps@kinecta.org.

Member Access/Download our App

**Member
Contact Center**
800.854.9846
310.643.5400

Online
kinecta.org

