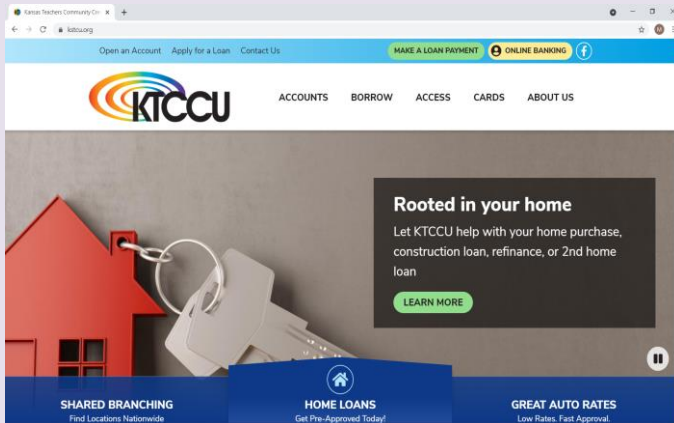




WEB PAGE UPDATED



Check out KTCCU's newly improved website at www.KSTCU.org

The new design features:

- Improved functionality, it's easy to find what you are looking for
- New graphics
- Designed to view with your mobile device
- ADA Compliant
- Fun to navigate

VEHICLE LOANS



Interest Rate Drop!!!

SCHOLARSHIP WINNERS

KTCCU annually awards scholarships to student credit union members. This year the credit union was able to award eight scholarships.

We are proud to announce the 2021 scholarship winners:

- Nicholas Knedgen
- Alma Canales-Munzo
- Blaise Dawson
- Brice Woods
- Daniel Jackson
- Abigail Humble
- Leah Westcott
- Madison Nagel

Each applicant was asked write a 500-word essay on how they demonstrate "People Helping People" in their lives.

Congratulations, Winners!

QUOTE OF THE QUARTER

“Light travels faster than sound. This is why some people appear bright until they speak”.

Steven Wright



Annual Meeting Notes

The 72nd Annual Meeting was held on July 24, 2021. During the meeting three board members were re-elected. The following is the current Board of Directors:

John Minton – Chairman
 Jason Grotheer – Vice Chairman
 June Freund – Secretary
 Mary Jo Goedeke – Treasurer
 Dean Cortes – Board Member
 Chris Okeke – Board Member
 Pat Pence – Board Member
 Mike Pace – Board Member
 Theresa Presley – Board Member

Ask the President

What is a credit score?



A credit score predicts how likely you are to pay back a loan. Credit scoring model uses information from your credit report to create a credit score.

Some factors that make up a typical credit score include:

- Your payment history
- Your current unpaid debt
- The number and types of loan accounts
- How long your account has been open
- How much of your available credit is borrowed
- Whether you have collections or a bankruptcy

Usually, a higher credit score makes it easier to qualify for a loan and may result in a better interest rate. Most credit scores range from 300 to 800.

Get the credit union difference!



HOLIDAY CLOSINGS



Columbus Day, Monday, October 11
Veterans Day – Thursday, November 11
Thanksgiving – Thursday, November 25



For your convenience, Virtual Branch at www.kstcu.org; Phone Access at 1-866-569-3941; and the surcharge-free ATM network will be available for your holiday transactions.



FIVE CONVENIENT BRANCH LOCATIONS

Pittsburg

416 N. Broadway St.

PO Box 1296
 620-231-5719

3204 N. Broadway St.

PO Box 2034
 620-231-4160
 800-779-7875 Toll Free
 Pittsburg, KS 66762

Lobby

Mon - Thurs 9 AM - 5 PM
 Fri 9 AM - 6 PM

Drive-Up

Mon - Thurs 8 AM - 5 PM
 Fri 8 AM - 6 PM
 Sat 9 AM - Noon

Coffeyville

812 S. Walnut St.

PO Box 996
 Coffeyville, KS 67337
 620-251-2202

877-803-1639 Toll Free

Lobby

Mon - Thurs 9 AM - 5 PM
 Fri 9 AM - 6 PM

Drive-Up

Mon -Thurs 8 AM - 5 PM
 Fri 8 AM - 6 PM

Independence

112 N. 10th St.

PO Box 476
 Independence, KS 67301
 620-331-6934
 866-754-8525 Toll Free

Lobby

Mon - Thurs 9 AM - 5 PM
 Fri 9 AM - 6 PM

Drive-Up

Mon - Thurs 8 AM - 5 PM
 Fri 8 AM - 6 PM

Fort Scott

24 S. National St.

Fort Scott, KS 66701
 620-223-1475
 866-737-1475 Toll Free

Lobby

Mon - Thurs 9 AM - 5 PM
 Fri 9 AM - 6 PM

Drive-Up

Mon - Thurs 8 AM - 5 PM
 Fri 8 AM - 6 PM

Please use the credit union's box number when sending correspondence.

Federally Insured by NCUA