



THE CORNERSTONE

WINTER 2019

FORT KNOX FEDERAL
CREDIT UNION[™]
People Helping People

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“ Our financial cooperative is proud of the financial education and resources we provide to empower the community. ”

Ray Springsteen
President / CEO



JOINT ACCOUNTS

Share a future in savings

PRESIDENT'S MESSAGE



Empowering Community

As we reflect on the past year, we're thankful for our members. In 2018, we surpassed 100,000 members and continued to focus on our mission of improving the financial lives of Kentucky families.

Our financial cooperative is proud of the financial education and resources we provide to empower the community. We're also proud to offer money-saving products and services that have a real impact on members' everyday lives.

Fort Knox Federal's free checking accounts help members avoid the costly maintenance fees that have become commonplace at other financial institutions. This is especially true as local banks are acquired or merged and fee structures change.

Our checking products are simple to understand and can save you significantly over time. Fort Knox Federal's checking solutions also feature Prompt Pay, which helps members with direct deposit get paid up to two days early, and a host of other benefits like Free Text Alerts and Free Worldwide ATMs.

Experience the Benefits

- ZERO Monthly Fees
- Mobile Banking
- Bill Pay
- Over 140,000 Surcharge-Free ATMs World Wide
- 17 Branches in Central Kentucky
- Fast Access to Direct Deposit

Help us spread the word by telling your friends and family where they can still find Free Checking and enjoy other member-friendly benefits.

Thank you for your membership and here's to a world of possibilities in 2019!

RAYMOND H. SPRINGSTEEN, PRESIDENT / CEO



Get Paid Up to Two Days Early

Did you know that many companies and government agencies send payroll and other payments electronically, often before your actual payday? Other financial institutions tend to hold your funds, but not Fort Knox Federal Credit Union. If you have direct deposit with us and we receive your pay early, we'll make it available up to two days early!

FEEL THE DIFFERENCE THIS NEW YEAR

\$250 NEW YEAR'S BONUS***

Earn \$50 for every \$5,000 balance transferred

REWARD YOURSELF WITH A NEW YEAR'S BONUS

Get a head start on your New Year's resolution in 2018, enjoy extra cash and reach your goals quicker when you move higher-rate loans to the credit union.

We've extended our Holiday Bonus into the New Year. We are still giving members \$50 for every \$5,000 in loan balances moved from other financial institutions. Earn up to \$250!***

Experience the difference of lower loan payments plus a cash bonus!

Visit www.fortknoxfcu.org to learn more or apply today.

Three Great Ways to Save for the Holidays!

TRAVELING

5% CASH BACK
ON GAS**



FAMILY GATHERING

Rates as low as
8.99% APR*



PAY YOURSELF A
\$250
New Year's
BONUS***

*Annual Percentage Rate. 8.99%-18.00% APR for purchases and balance transfers. Rate effective as of February 1, 2018. Quoted rate is based on credit worthiness and qualifications. Rate may vary over time. **Cash back rebates on purchases made with VISA® Platinum only. All rebates will not be shown at the time of purchase but will appear on your monthly billing statement. 5% off fuel purchases paid at the pump and 1% off general retail purchases. 3% VISA® cash advance fee. Limited time offer. ***All loans are subject to credit approval. Minimum refinance amount \$5,000. \$50 will be placed in savings account when the loan disburses. Offer does not include in-house refinances. Offer applies to credit card, auto, RV, and personal loans only; No business loans. Maximum incentive that may be earned per primary member is \$250. Loans must remain at Fort Knox Federal for a minimum of 180 days or the incentive amount will be owed and added to the loans' early payoff amount.

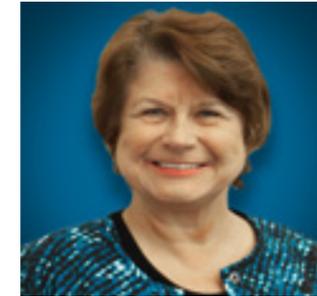
SPARK *Your Savings!*

The New Year is a great time to start improving your financial health and building your savings is the first step. Share certificates are an easy way to boost your earnings. Options range from 3- to 59-month terms. Align your certificate with your savings goals and start earning more.

Pick Your Maturity Date & Spark Your Savings!

View the latest rates on our website. Once you've decided on the term that's right for you, log in to [Branch@Home](#) and open a new certificate account in less than a minute! You can also call or stop by a branch to open a new share certificate account in person.

2019 NOMINEES BOARD OF DIRECTORS



CATHY PIERCE GRONER

As an Associate Board Member since 2015 I have gained the knowledge and understanding of credit union policies and procedures necessary to successfully serve on the Board of Directors. I recently retired from a civilian career with the Army that afforded me the privilege of directly supporting our military personnel and their families. I believe my 30 year career as a senior program manager, coupled with my credit union experience and training uniquely qualifies me for this position. I am asking for your vote to allow me to serve and to advocate for all credit union members, their families, and the communities that we serve.



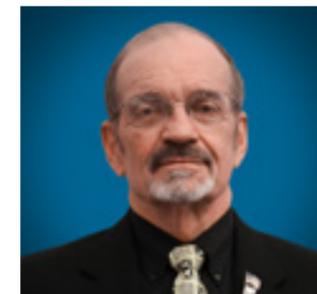
JO EXLER

It has been my privilege to serve as a Credit Union volunteer (Director and Supervisory Committee capacity) for over 25 years. I have served as Board Chair, Vice-Chair, Treasurer, and Secretary and kept abreast of issues facing credit unions by attending continuing education opportunities. With my 30 plus years of experience as a Government auditor, I bring accounting/auditing expertise to the Board. My focus is on decisions that complement FKFCU mission to improve members' financial lives. I want to continue to be a part of this institution and ensure that Fort Knox Federal remains safe, sound, and secure.



GEORGE PENNINGTON

As a veteran and retired teacher, I currently have the privilege of volunteering/serving as a Board Member, and member of the Asset Liability, Loan Review, and Pension and Benefits Committees. I also served as chairman of the Supervisory (Audit) Committee. 2019 marks my 43th year as a part of the Credit Union movement, 27th year as a member of FKFCU, and 8th year as a volunteer for FKFCU. Having successfully completed all of the Credit Union's Volunteer/Leadership educational modules available, I feel that I am qualified to continue the efforts in helping the Credit Union to improve the financial lives of our members.



BOB ROUSH

I ask for your vote to serve a second term as your volunteer advocate on the Board. I've been active with the Credit Union for over 48 years as a military member, staff employee and board volunteer. Over the past 30 months, I have used my experience and knowledge to help the Credit Union continue its controlled growth in assets and loans (over \$200 million each); to improve savings and loan rates; and to improve and expand user-friendly member services. I pledge to continue to work hard for the Credit Union and you, the owner, with a mission first, members always approach. Thank you. Bob



STEVE BRATCHER

Servant leadership is my core value and foundation. Military deployments as a decorated leader in the Kentucky Air National Guard, combined with a Master's degree in business has given me extensive knowledge in leading people and organizations. Serving on the Elizabethtown Community and Technical College Board of Directors, as well as a team leader for Kentucky small businesses and fortune 500 companies, has provided me with the experience in managing resources. Servant leadership is about investing in people. It would be my honor to use my experience and knowledge to serve the great members of Fort Knox Federal Credit Union.

Voting Eligibility & Instructions

Eligible voting members are asked to vote for up to three (3) of the five (5) nominated candidates for the Board of Directors. All candidates have met eligibility requirements and were nominated by the Nominating Committees in accordance with Credit Union Bylaws.

Eligible voting members must be 18 years of age or older at the time the vote is cast. Members voting by paper ballot are required to provide their unique Election ID and signature to verify eligibility to vote. Members voting electronically are required to provide their unique Election ID or Account Number and the last four digits of their social security number to verify eligibility to vote. All requested member information must be included for the ballot to be counted and all member information will be kept in strictest confidence. Only members who are listed as the 'primary' account holder, as prescribed by the NCUA, are provided official ballots.

Completed ballots, which must include selection of no more than three (3) candidates and all requested member information, must be postmarked in the envelope provided or completed through the secure electronic voting portal at <https://www.cuballot.com/fortknoxfcu.html> by March 1, 2019 to be counted. Ballots will not be accepted at branches.



USA CARES

RENEW YOUR MEMBERSHIP TODAY.

If you joined Fort Knox Federal through the USA Cares Patriot Club field of membership, please consider renewing your Patriot Club membership to continue supporting military families.

USA Cares provides emergency assistance to post-9/11 active duty U.S. military service personnel, military families and veterans who are transitioning back into civilian life. Since 2003, USA Cares has responded to more than 85,000 requests for aid and provided millions of dollars in assistance to military families in crisis.

Anyone wishing to support USA Cares' mission and donate to supporting military families is eligible to join – or renew their membership in – the Patriot Club. All dues and gifts to the Patriot Club go directly to sustain USA Cares' support of military families.

Renew your membership or learn more at USAcares.org.

BOARD OF DIRECTORS

J. Marvin Hawk, *Chairman*
Reba Watson, *Vice Chairman*
Jo Exler, *Treasurer*
Richard L. Ardisson, *Secretary*
Henry Wheatley
Otto Tennant, Jr.
Wanda Parker
George Pennington
Robert H. Roush
Howard Williams, *Director Emeritus*
Rosemary Deaton, *Director Emeritus*

EXECUTIVE STAFF

Raymond H. Springsteen, *President / CEO*
Rebecca N. Ates, *Executive Vice President*

FORT KNOX FEDERAL
CREDIT UNIONTM
People Helping People

OUR CORPORATE OFFICE:

-  facebook.com/fortknoxfcu
-  twitter.com/fortknoxfederal
-  instagram.com/fortknoxfcu
-  1-800-285-5669 (toll free)
-  Routing # 283978425

HOME
MORTGAGE

100% FINANCING*
VOTED FAVORITE MORTGAGE LENDER
2017 • 2018**

*Rates and terms are subject to credit review and approval. Not everyone may be approved for 100% financing. **News Enterprise, Readers' Choice Awards 2017; 2018.