



Kent Credit Union

We Make Banking Better.

CommonBond

SERVING ALL OF PORTAGE AND SUMMIT COUNTIES!

WINTER 2015

2085-NEWS-0115



**WATCHING YOUR DEBT
WHIRL OUT OF CONTROL?**

**Let Us Spin You
in the
Right Direction
With Our
VISA Balance
Transfer Offer!**

**Transfer balances
before
March 31, 2015
and get 0% APR*
for 90 days!**

**After that, pay just
4.90% APR*
until your balance
is paid off!**

*Annual Percentage Rate. All balance transfers must be posted between January 1, 2015 and March 31, 2015 to qualify for the promotional rates. Initial rate of 0% APR is good for the first three billing cycles after the posting of the balance transfer. Subsequent rate of 4.90% APR is good until the remaining balance transfer amount is paid in full. Rate will revert to the posted purchase rate if any payment is 30 days or more late. Any purchases made will be at the posted rate. Balances cannot be transferred from any other Kent Credit Union loan product. Sample monthly payment of a balance transfer amount of \$5,000 would be 3% of the balance, which is \$150. All rates and promotions are subject to change without notice. Offer subject to credit approval.

Streetsboro Branch

Closes on January 30th

Our Streetsboro branch will permanently close on Friday January 30, 2015 at 6:00 pm. We look forward to serving you at our Kent and Ravenna locations. You may also continue to access your accounts using your ATM/Check Card or Virtual Branch online banking.

More Surcharge-Free ATM Choices! Kent CU Joins Allpoint ATM Network

As a member of Kent CU, you now have easier and more convenient access to your accounts and your money at surcharge-free ATMs! We're joining the Allpoint ATM network, a network that offers ATMs where you need them most... in retail establishments. You also can continue to use surcharge-free ATMs at our branches, and at network affiliated ATMs in the Co-Op ATM and Alliance One ATM Networks. This addition just offers you more options! Find a list of Allpoint ATMs at our website, www.kentcu.com, and click the ATMs tab.





Your 1098 and 1099 information will be mailed to you by January 31, 2015.

New and Improved Mobile App! Coming Soon to Your SmartPhone!

Your SmartPhone soon will be smarter! We're upgrading our mobile app to one with simplified navigation and enhanced features. The user-friendly app will allow you to safely access your account information and easily manage your finances at home and on the go! Watch for official release details in email announcements, and then find the FREE app quickly when you search for Kent Credit Union in the App Store!



Direct Deposit your IRS Refund into your Kent Credit Union account!

Millions of taxpayers get their refunds quicker by using Direct Deposit! It's easy, convenient, and safe! On your tax return, request Direct Deposit and use our routing #241279234 and your account number (printed on your statement). Have questions? Give us a call.



**Don't forget you
have until
April 15, 2015
to open or contribute
to your IRA for tax
benefits on your
2014 tax return.**

Board of Directors

The Kent Credit Union Board of Directors is accountable to the credit union membership for the overall policy making and direction of the credit union. The role of the Board of Directors is to define the strategic direction of the credit union and to oversee the leadership of the credit union to ensure that the goals and objectives are being met. The Board meets monthly to ensure the business strategy is moving forward. Two (2) positions on our Board of Directors will be expiring in 2015. Any credit union member interested in applying for one of these positions on our volunteer board for a three year term should complete this form and return it to our Nominating Committee by February 28, 2015.

NOMINATIONS FOR 2015 KENT CREDIT UNION BOARD OF DIRECTORS

Name _____

Phone Number _____

E-mail Address _____

Please return this form to the following address
by February 28, 2015.

Kent Credit Union
Attention: Nominating Committee
6020 Rhodes Road, Kent, OH 44240

Kent Credit Union
We Make Banking Better.
www.kentcu.com

KENT

6020 Rhodes Road
Kent, OH 44240
Phone: 330-678-2274
Fax: 330-678-6252

RAVENNA

271 South Chestnut Street
Ravenna, OH 44266
Phone: 330-298-0400
Fax: 330-298-0404

OFFICE HOURS

Monday - Thursday 9am - 5pm
Friday 9am - 6pm
Saturday 9am - 1pm

24-HOUR LOAN HOTLINE

330-678-2443

TELEPHONE BANKING

855-845-4042

TOLL-FREE

888-221-7556

ATM NETWORKS



LOAN PRODUCTS

New & Used Vehicle Loans
First & Second Mortgages
Home Equity Loans
VISA® Credit Cards
Consumer Loans

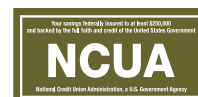
SAVINGS PRODUCTS

Savings & Checking Accounts
Debit Cards & ATM Cards
Christmas & Vacation Clubs
IRA Accounts & Certificates
KCU Money Maker

OTHER MEMBER BENEFITS

CUNA Insurance Products
Free Notary Service
Shared Branching
Money Orders
Wire Transfers

**We serve anyone who
lives, works, attends
church or school in
Portage and Summit
Counties.**



Each member account is federally insured up to \$250,000 per member by the National Credit Union Administration.



HOLIDAY CLOSINGS

Martin Luther King, Jr. Day - Monday January 19
Presidents' Day - Monday, February 16