MARK YOUR CALENDAR
All offices will be closed on the following dates:

Good Friday
Friday, April 18
Closed at noon

Memorial Day
Monday, May 26

www.ksfcu.org

2nd Quarter 2014

You’ve Got Us!
Bringing Back our NEW Kern Schools VISA Credit Card

APPLY TODAY!
FINANCIAL WORKSHOPS

AUTO BUYING
TUESDAY, APRIL 22nd

HOME BUYING
TUESDAY, MAY 6th

STARS THEATER • 1931 CHESTER AVE
6:00 P.M. - 7:30 P.M.

RSVP at www.ksfcu.org
or call (661) 833-7900

APPLY TODAY!

NEW AND USED
UP TO 36 MONTHS
NO PAYMENTS FOR 90 DAYS!

AUTO RATES AS LOW AS
1.74% APR*

*The 1.74% APR (Annual Percentage Rate) applies to new and used autos and is based on various factors. The 1.74% reflects a 0.25% discount for maintaining a paperless account (eStatements and eNotices) with Automatic Loan payments from a Kern Schools Federal Credit Union account. The 1.74% APR includes 36 monthly payments of $28.53 per month per $1,000 borrowed.

St. Jude Dream Home Giveaway 2014!

Purchase your ticket(s) for the Twelfth Annual Bakersfield St. Jude Dream Home Giveaway, at any of our convenient Kern Schools branch locations. Tickets are $100 and go on sale April 1st!

Key Dates:

Tickets Go On Sale: April 1
Early Bird Deadline: May 2
Sneak Peak: May 8
Open House: May 10 - June 22
Giveaway: June 26

St. Jude Children’s Research Hospital
ALSAC • Danny Thomas, Founder
MESSAGE FROM
Steve Renock, President/CEO

Exciting things are happening at your Credit Union! Kern Schools Federal Credit Union is proud to introduce our new Visa Credit Card line. We have a variety of options available to you, including multiple credit card types, rewards, and even the ability to personalize your own credit card. Our rates are very competitive and you’ll receive the highest level of personalized service.

Kern Schools Federal Credit Union has also entered into an agreement with Rite-Aid, resulting in placement of cash dispensing ATMs at all Kern County Rite-Aid stores. As always, our Members can use these ATMs free of charge.

You will also note in this newsletter, a column about information security and about how to create a highly secure password for your accounts. As has been widely publicized, the recent data security breach at Target American consumers. We are urging all of our Members, if they have not done so already, to make sure they protect their account data with a secure password. Changing your password can be easily accomplished and we are ready and willing to assist you if you have any questions or need assistance with the process. We continue to work diligently to protect your Credit Union. You can help mitigate the impact of future data breaches from outside entities by strengthening your passwords.

As always we appreciate your Membership and look forward to serving you.
Password Security

A strong password is your first line of defense against intruders and imposters. Creating passwords for personal computers, emails, and online account access will go a long way in protecting you from fraudulent activity and security breaches. There are several ways to strengthen your password(s):

**Make the password at least 7 characters in length.**
The longer the better. Longer passwords are harder for thieves to crack.

**Include numbers, capital letters, and symbols.**
Consider using a $ instead of an S, a 1 instead of an L, or including an @ or %, but note $1ngle is NOT a good password. Password thieves are onto this. But Mf$1avg (short for "My friend Sam is a very nice guy) is an excellent password.

**Never give out your password to anyone.**
Never give it to friends, even if they’re really good friends! A friend can accidentally pass your password along to others or even become an ex-friend and abuse it.

**Don’t just use one password.**
It’s possible someone working at a site where you use a password, could pass it on or use it to break into your accounts at other sites. Also avoid using the same word or any variation of it, as your log in.

**Create passwords that are easy to remember but hard for others to guess.**
When possible, use a phrase such as "I started 7th grade at Lincoln Middle School in 2004" and use the initial of each word like this: “Is7gaLMSi2004.”

**Do not compose a password with your personal information.**
Don’t use names of spouses, children, girlfriends/boyfriends, pets, phone numbers, social security numbers, or birthdays.

**Don’t use dictionary words.**
If it’s in the dictionary, there is a chance someone will guess it. There’s even software criminals use to guess words used in dictionaries.

**Don’t post it in plain sight.**
This might seem obvious but studies have found that people post their password on their monitor with a sticky note. Bad idea! If you must write it down, hide the note in a place where no one can find it.

**Don’t fall for “phishing” attacks.**
Be very careful before clicking on a link (even if it appears to be from a legitimate site) asking you to log in, change your password, or provide any other personal information as it might be a “phishing” scam where the information you enter goes to a hacker. When in doubt, log on manually by typing what you know to be the site’s URL into your browser window.

**Make sure your computer is secure.**
The best password in the world might not do you any good if someone is looking over your shoulder or if you forget to log out on a cybercafe computer. Malicious software, including “keyboard loggers” that record all of your keystrokes, has been used to steal passwords and other information. To increase security, make sure you’re using up-to-date anti-malware software and your operating system is up-to-date.

**Consider a “password” for your phone too.**
Many phones can be locked so that the only way to use them is to type in a code. Sometimes when people with bad intentions find unlocked phones, they are used to steal the owners’ information, make a lot of calls, or send texts that look like they’re coming from the owner. Don’t let this happen to you!
All those knot-tying lessons have prepared you for this very moment.

YOU ARE READY!

New Watercraft Rates
As Low As

3.74% APR*

Up to 36 months
NEW PURCHASES ONLY.

*The 3.74% APR (Annual Percentage Rate) applies to new Watercraft purchases only and is based on various factors such as credit history and term of loan. The 3.74% reflects a 0.25% discount for maintaining a paperless account (eStatements and eNotices) with Automatic Loan payments from a Kern Schools Federal Credit Union account. The 3.74% APR includes 36 monthly payments of $29.41 per month per $1,000 borrowed.

New Motorcycle Rates As Low As

4.74% APR*

Up to 36 months

*The 4.74% APR (Annual Percentage Rate) applies to new Motorcycles and Off-Road ATV purchases only and is based on various factors such as credit history and term of loan. The 4.74% reflects a 0.25% discount for maintaining a paperless account (eStatements and eNotices) with Automatic Loan payments from a Kern Schools Federal Credit Union account. The 4.74% APR includes 36 monthly payments of $29.85 per month per $1,000 borrowed. Used Motorcycle and Off-Road ATV rates and longer terms available.

YOU ARE READY!
“Today I feel like working really hard for my money.”

Said no one ever.

Invest in a variety of mutual funds directly from your savings or checking account for only $5.95 a month!

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OFFICES
Buena Vista
Downtown
Ming
Mt. Vernon
Panama
Rosedale
River Run
Town & Country
Tehachapi
Home Loan Center

3300 Buena Vista Road
2424 Chester Avenue
4530 Ming Avenue
3901 Mt. Vernon Avenue
5001 Panama Lane
13129 Rosedale Highway
6101 Coffee Road
8200 Stockdale Highway, Ste. P
821 Tucker Road, Ste. A & B
4530 Ming Avenue

OFFICE HOURS
Monday - Thursday
9:00 a.m. - 5:00 p.m.
Friday
9:00 a.m. - 6:00 p.m.
Saturday
9:00 a.m. - 1:00 p.m.

Downtown and Town & Country are closed on Saturdays.

Tehachapi
Monday - Friday
10:00 a.m. - 6:00 p.m.

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Said no one ever.