

InTouch



Winter 2025 | A quarterly publication of Keesler Federal Credit Union

A photograph of a family of four walking through a grassy field. A man and a woman are carrying their two children on their backs. They are all smiling and looking towards the camera. The background shows a line of trees and a body of water under a bright sky.

Merger
Announcement

First Responder of
the Year Awards

FROM YOUR Board Chair


Happy 2025! As the new year unfolds, I want to express how grateful we are for the opportunity to continue to serve the financial needs of loyal members like you. Keesler Federal remains steadfastly committed to delivering sound, innovative solutions to help you thrive and achieve long-term prosperity as we embark on yet another successful year of growth, opportunity and financial strength.

Keesler Federal continues to earn important accolades, including our most recent - a 5-star ranking in Newsweek's Best Regional Banks and Credit Unions for 2025 (our second consecutive year). This designation is based on many factors including financial strength, independent customer surveys, and online reviews. The past 12 months included several exciting "firsts," such as becoming the official credit union of the New Orleans Saints and Pelicans and the unveiling of Keesler Federal Park in Biloxi. We also successfully opened two new branches in Mandeville and Metairie. And recently, we announced plans for an upcoming merger with Metairie, Louisiana-based Jefferson Financial Federal Credit Union. Once finalized, this will be the largest credit union merger in Mississippi and Louisiana history and will significantly expand our footprint to 55 branch locations. This decision benefits all our members because continued growth is a core requirement for a successful financial institution and enables us to provide you with the most competitive rates, lower fees, and exceptional products.

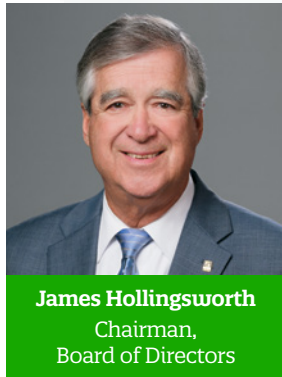
I look forward to sharing additional details about your credit union's overall performance and outlook during the Annual Membership Meeting, which we will present live online on March 27. Please mark your calendar and stay tuned for further information about registration, voting, prizes, and more in the coming weeks.

Again, thank you for choosing Keesler Federal and entrusting us to help increase your financial well-being. Warmest wishes from our entire team for a healthy, fulfilling and prosperous year ahead.

Yours in service,



James Hollingsworth



James Hollingsworth
Chairman,
Board of Directors

Military Appreciation Loan Program Launches

Timed to coincide with Veterans Day 2024, Keesler Federal proudly introduced its new Military Appreciation Loan Program. This program offers a 1% discount on approved consumer loan rates for active-duty service members, veterans, retirees, members of the National Guard and Reserve, and their spouses. This is now a permanent benefit available at all Keesler Federal branches in the U.S. and the U.K., as well as online at [kfcu.org](https://www.kfcu.org).

This discount applies to most consumer loans, excluding Kreditline, Certificate or Share Secure loans, Lenders Protection loans, HELOCs, and credit cards. Other promotional rates or discounts do not apply.

Andrew Swoger, Keesler Federal President & CEO, emphasized, "We are proud of our military heritage and grateful for the sacrifices of our service members and their families. This program is our way of showing appreciation and supporting their financial well-being."

Eligible members can apply by presenting a valid military or veterans ID card. This new program joins Keesler Federal's other military-focused benefits, including the Right Start rebate and First Flight auto loans for new airmen.



Save the Date!

Keesler Federal Annual Meeting

Thursday, March 27, 2025 • 7:00 PM • Online Meeting

Mark your calendars and join us for an important and informative evening!

Celebrating Local Heroes



Each year, Keesler Federal invites local fire, law enforcement, EMT, and other emergency response agencies to nominate an outstanding individual from their team for recognition. The 2024 First Responder of the Year awards celebrated 85 professionals for their unwavering dedication to the communities they serve. What began as an initiative for the Mississippi Gulf Coast has now expanded to include the Hattiesburg and Jackson

metro areas, Louisiana, Alabama, and the United Kingdom. Award recipients are presented with a commemorative trophy and \$100 gift card and are recognized on Keesler Federal's social media platforms.

Pictured here are some of our 2024 honorees. Join us in saluting these and all first responders for their exceptional service and commitment.



Surprise visit from Saints Legend, Bobby Hebert.





Smart Strategies for Your Tax Refund

Income tax time is fast approaching, and the beginning of the year is time to get your financial records in order. If you've planned well, you may owe little or nothing when filing. Here are some ways to make the most of any refund you may receive.

Pay down Debt: Use part of your refund to pay off high-interest debt, such as credit cards or loans. Reducing debt saves you money long-term.

Build Your Emergency Fund: If you don't have one, now's the time to start. Aim to save 3-6 months of expenses in a high-interest savings account.

Review Your Mortgage: If you bought a home recently, use your refund for extra principal payments to shorten your loan term and save on interest.

Contribute to Your IRA: After addressing debt and savings, turn your attention to retirement planning. A refund is a great way to fund a Roth or traditional IRA.

Start a 529 Plan: Help your children or grandchildren avoid student loan debt by opening a 529 plan for college savings. The funds grow tax-free, and some states offer tax benefits for contributions.

Home Improvements: Invest in your home by upgrading appliances or remodeling rooms to improve energy efficiency and increase property value.

Try to look at your tax refund as more than a windfall of extra cash to use for a splurge. By making smart decisions, you can maximize the impact that money has on your long-term wellbeing.

Jefferson Financial
FEDERAL CREDIT UNION



 KeeslerFederal
Credit Union

Keesler Federal Announces Agreement to Merge with Jefferson Financial Federal

On November 13, Keesler Federal officially announced the signing of an agreement to merge with Jefferson Financial Federal Credit Union based in Metairie, Louisiana. Once completed, the merger will add 14 new branch locations stretching from New Orleans to Baton Rouge, bringing Keesler Federal's total to 55 branch locations to serve our members across Louisiana, Mississippi, and Alabama. The combined credit union will continue to operate under the name of Keesler Federal and remain headquartered in Biloxi, Mississippi. Current President and CEO Andrew Swoger will continue to lead the combined credit union that will have assets at just under \$5 billion and serve more than 370,000 members.

This merger is an exciting opportunity which will enable Keesler Federal to leverage powerful synergies to deliver greater value to the people who matter most - our members, employees and the communities we serve. By strategically growing, we can continue to offer you robust benefits such as cost savings, better rates, lower fees and expanded services to help you thrive and achieve your financial goals.

Before the merger can be finalized, regulatory approval must be received by the National Credit Union Administration (NCUA) and JFFCU members will vote to approve the decision. Complete integration is expected to be complete in late 2025. Please watch for updates on merger milestones on our website and social media channels. For more details, please visit kfcu.org/merger.

Get the Checking Account That Really Pays – *Checking Plus*

A checking account is the backbone of your portfolio of banking services. It is your working fund from which most day-to-day transactions are conducted whether cash withdrawals, deposits, purchases by check or debit card, paying bills, transferring funds, etc. Your goal is to select a checking account that offers all the conveniences you need without the high monthly maintenance fees and upcharges for extras charged by many banks. Keesler Federal offers three excellent – and totally free – checking account options that are tailored to meet specific needs. Let's look at **Checking Plus**, our perks-filled, interest-earning option that makes your money work as hard as you do – with no monthly fee!

If you think you can't earn a high interest rate unless you have a certificate or money market account, think again. **Checking Plus rewards you with 5% APY* per month on balances up to and including \$25,000 when monthly qualifications are met.** Best of all, as a checking account, your funds are always accessible and there's no penalty for early withdrawal or a minimum balance requirement.

The high 5% APY is just the beginning. Other great reasons to choose Checking Plus include:

- You earn 1.38%-5% APY on balances greater than \$25,000 depending on the account's daily balance
- When qualifications are not met, you still earn 0.05% APY on the entire balance
- Receive up to \$25 in ATM withdrawal fees when qualifications are met (max \$4.99 per transaction)
- No minimum balance is required to earn rewards
- No monthly maintenance fees

To earn rewards, these qualifying transactions and activities that must post and settle to your Checking Plus account during each Monthly Qualification Cycle:

- Have at least 1 direct deposit, ACH credit, or ACH payment transaction
- Have at least 12 debit card purchases
- Be enrolled in eStatements

And, with a Checking Plus account, you are eligible to add **optional benefits** such as:

Ultimate ID Plus – the #1 rated identity theft protection provider for consumers, delivering the most comprehensive identity theft solution that monitors, alerts, controls, protects and recovers available for a monthly fee of \$7.00, charged to your Keesler Federal checking account.

Ultimate Benefits – earn extra benefits such as travel and dining rewards and so much more. All for a low membership fee of \$3.99 per month, charged to your Keesler Federal checking account.

Apply or learn more about the Checking Plus account as well as our Checking Pays and Free4All accounts at kfcu.org/save-spend-borrow/checking

**Minimum \$25 to open. When qualifications met; APY=Annual Percentage Yield. APY is for balances up to and including \$25,000. APY accurate as of 1/1/25. Membership and credit eligibility required.*

See our **Truth in Savings statement** for Deposit Account Rates, Terms & Fees at kfcu.org/media/disclosures/tis.pdf.

25% Off Tickets and Merchandise*

Score big with your official Keesler Federal Pelicans debit card today!

Choose from five eye-popping card designs.

Get more details and order at kfcu.org/pelicans.



Official Credit Union of the
New Orleans Pelicans

*With Pelicans Debit Card



Eagles Under the Oaks

Keesler Federal again raised more than \$100,000 at the 13th Annual Eagles Under the Oaks Golf Tournament held November 14 at the Oaks Golf Club in Pass Christian, benefitting the Combat Wounded Veterans of South Mississippi (CWVSM). Forty-seven teams of 188 golfers participated in the event, which was originally planned for September but rescheduled due to Hurricane Helene.

Founded in 2011 by Donna Anderson, a nurse and wounded warrior case manager at Keesler Air Force Base Medical Center, CWVSM helps servicemen and women in South Mississippi overcome physical and emotional challenges and transition to civilian life. "In the 13 years since this tournament began, we have donated more than \$500,000 to CWVSM," said Andrew Swoger, Keesler Federal CEO and President. "Supporting their mission is a proud tradition for our credit union and members, especially with our historic ties to the military."



Service Anniversaries

Keesler Federal team members exemplify the credit union philosophy through their dedication and long tenures. Their commitment to making a difference in members' lives is reciprocated by Keesler Federal's impact on their own lives. This mutual dedication often leads to lifelong careers with us.

We proudly recognize team members for their service in 5-year increments (3-year increments in the UK). Here are those celebrating service anniversaries in the fourth quarter of 2025:

25 Years of Service

Michele Guthrie, Director Compliance and Risk Advisory

15 Years of Service

Sharon Ladner, Teller Service Rep III

Teri Touchstone, Human Resources Rep

Grace Watts, Marketing Coordinator

Heather West, Operational Risk Analyst I

10 Years of Service

Jennifer Bienvenu, Teller Service Rep III

Kristen Byers, Member Contact Spec I

Samantha Findlay, MCC Assistant Manager

Dwayne Gamache, Maintenance Technician

Brenda Stockstill, Teller Service Rep II

5 Years of Service

Crystal Conques, Financial Service Rep II

Hunter Creel, Financial Service Rep I

Patricia Doss, Member Contact Spec I

William Fulks, Systems Admin Team Lead

Xiao Griffin, Accounting Specialist I

Jerica McCoy, Mortgage Servicing Escrow Spec

Farshid Mostafavi Jabbari, Sr. Director - Enterprise Applications

Raven Stoddard, Card Services Rep II

Our Community Impact



Honoring Military Heroism

Keesler Federal Board Chair James Hollingsworth recently presented a donation check to Francisco Gonzales, Executive Director of the Mississippi Aviation Heritage Museum in Gulfport. The donation will fund a bronze bust of Lt. Samuel Reeves Keesler, a WWI Army Aviation aerial observer and gunner who was shot down after bravely battling German aircraft at Verdun, France. Keesler Army Airfield, now Keesler Air Force Base, was named in his honor.



Bit of Joy

In November, our annual Bit of Joy holiday gift card initiative, kicked off the season of giving back within our communities. This program, which launched in 2017, distributes \$50 gift cards to all 800+ Keesler Federal team members who, in turn, "pay it forward" to a person or organization of their choice,

spreading holiday cheer far and wide throughout our service areas.

CASA/CAC Toy Drive

Members and employees joined together to collect new toys and brighten the lives of children in CASA (Court Appointed Special Advisor) and CAC (Children's Advocacy Center) programs throughout our regions. Both organizations work to protect and represent the interests of at-risk children in emergency and foster care situations.



Racing Ahead for Community Engagement

We were proud to sponsor and have numerous team members take part in three major running events in our region during November and December: the Publix Battleship 12K in Mobile honoring veterans, the Northshore Half Marathon in Mandeville, and the Mississippi Gulf Coast Marathon.



Quarterly AACE Champions

Keesler Federal encourages team members to create an extraordinary culture by exhibiting our core values of approachability, authenticity, commitment and empathy in their day-to-day interactions with one another and our members. Each quarter, select team members, nominated by their peers, are recognized for exemplifying these values.

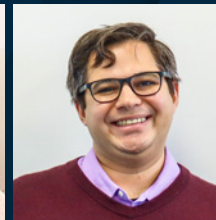
Approachability • Authenticity • Commitment • Empathy



Alma Cuff
Teller Supervisor
Orange Grove



Megan Kemp
Branch Manager III
Pass Road



Nicholas Gotangco
Staff Development
Specialist III
Seaway



Tammy Howell
HR Payroll &
Benefits Manager
Seaway

Introducing Metairie Airline Drive Branch

We cut the ribbon to officially celebrate the opening our newest Keesler Federal branch – Metairie Airline Drive – on Saturday, November 16 with the help of our friends from the New Orleans Saints – the Saintsations, Sir Saint, and former Saints legend Garrett Hartley. Thank you also to Parkway Bakery & Tavern for their signature shrimp po’boys, the Hot 8 Brass Band for bringing the party atmosphere, and to all our Metairie neighbors for making this a celebration to remember.

In addition to food and fun, attendees had a chance to enter a drawing to win four Saints tickets and the first 30 new members to open a checking account received complimentary tickets to a New Orleans Pelicans home game. The opening of the Metairie Airline Drive branch brings the credit union’s total number of locations to 42.

The new branch is located at 4625 Airline Drive, Metairie LA 70001. We invite you to stop by and meet the team when you’re in the neighborhood.



Beyond Retirement: Consider Your Other Goals

When it comes to financial stability, people tend to focus on paying off debt and saving for retirement. In reality, many other financial goals beckon to individuals during their lifetime. Because of this, it’s important to look beyond retirement when setting targets, no matter how old you are.

Identify Future Objectives

While it is never too early to start planning for retirement, waiting until you reach 65 years or older to truly live is a mistake many people come to regret. A number of exciting possibilities are waiting for you throughout your life:

- Building an emergency fund
- Creating and growing passive income
- Starting a business
- Owning a home
- Becoming debt-free
- Raising a family

Consider Income

While some people start their careers making six figures or more, this is rare. The median salary for those 20-24 years old is \$706 per week—or \$36,712 per year, according to the Bureau of Labor Statistics. Those in the 25-34 age range have a median salary of \$52,156 per year. If your salary increases follow the historical rate and you have no major employment gaps, you should earn close to \$2 million by the time you’re ready for retirement.

Without a doubt, \$2 million is a lot of money. If you take a second look at the list of potential financial goals, however, it begins to lose its comparative value. For instance, the median current cost of a starter home in 2022 was \$325,000—a 48% increase over the cost of the same house in 2019. Similarly, student loans are one of the biggest obstacles to a debt-free life. The average student loan debt is \$37,787, and nearly 43 million borrowers have federal student loan debt.

Create a Plan

If you’re starting to feel discouraged, the good news is that money isn’t a static asset. It has the potential to grow and do some of the work for you by creating passive income. In fact, people who begin to invest in their future early can better position themselves in the pursuit of their retirement goals. You can employ several different strategies to help your money go further:

- Designate a portion of raises: Instead of increasing living expenses to match any pay increases, try to retain the original budget as much as possible and invest the extra. Keep the same starter home you bought. Drive your current car for as long as possible.
- Start small: Not everyone is making more than \$35,000 per year at age 25. Some people make significantly less throughout their earning years.

Dennis Liverett, Ron Weatherly, Nathan Roberts and Lynn Hartfield are LPL Financial Advisors with Keesler Financial Group located at Keesler Federal CU.

The answer to this economic problem is to start small. Save \$100 per month if you can and \$10 per month if you can’t. It all adds up, especially when properly invested. In 10 years, \$100 per month at a 6% annual return could potentially grow into \$15,996. (This is a hypothetical example and is not representative of any specific situation. Your results will vary. The hypothetical rates of return used do not reflect the deduction of fees and charges inherent to investing.)

- Buy wisely: When you purchase a vehicle or buy a home, consider the maintenance cost and tax breaks. For instance, is it better to invest in solar panels than a new sunroom for your home? Likewise, consider the potential tax or economic benefits of a small electric vehicle or hybrid over a new mid-size SUV.
- Make use of programs and incentives: There are many financial products and accounts available that could help you invest your money in a tax-efficient manner. These include HSA accounts, 401(k)s, Individual Retirement Accounts (IRAs), and 529 college savings plans. Taxes can have a big impact on passive income. It is important to manage their impact over a lifetime.

Reduce Debt

The best time to start minimizing debt is before you take any on. This does not mean you should never buy anything on credit. It does imply wisdom in how you use debt. Also, be wise about payment terms, interest rates, and the types of debt.

Whenever possible, pay down that debt as quickly as you can. However, never become so focused on paying off debt that you neglect your savings. Take yet another look at the list of potential financial goals. There is more to life than repaying big corporations.

Need help figuring out where to get started? Our financial professionals at Keesler Financial Group can help. Call (228) 385-4558 for more information today.

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Not Insured by NCUA or Any Other Government Agency	
Not Credit Union Guaranteed	
Not Credit Union Deposits or Obligations	May Lose Value



No balance
transfer fees.
No brainer.



P.O. Box 7001, Biloxi, MS 39534-7001

Start 2025 by lowering your high-rate credit card balances. Transfer to a Keesler Federal Credit Card with lower rates, unlimited 2% cash back, and zero balance transfer fees.

Go to info.kfcu.org/signature to save smart in 2025!
Membership and credit eligibility required.