

It pays to be a member.

For the 12th consecutive year, members have earned bonus dividends on savings and checking accounts! For savings accounts, members received .90% instead of the usual .30% APR for the quarter ending Dec. 31, totaling over \$52,000 paid to members. All checking accounts earned the December reward rate, providing account holders with 2.15% dividends, regardless of whether they met the qualifications or not, resulting in over \$11,000 to checking account holders.

Additionally, a 3.0% loan interest rebate was returned to all members who had a consumer loan during 2024. This rebate equates to about \$32,000 paid back to borrowing members. These rewards are a result of loyal members, loan growth and better-than-expected net income! The Board of Directors is committed to returning a portion of these earnings to the members. In total, the Credit Union paid members over \$95,000 in the fourth quarter.

Wishing you a joyful new year!

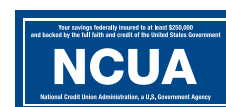


Important dates

Jan. 1 – Closed for New Year's Day

Jan. 20 – Closed for Martin Luther King, Jr. Day

Feb. 17 – Closed for Presidents' Day



New debit card rewards program

Beginning March 31, 2025, the Credit Union is thrilled to share that a rewards program for debit card holders is launching! This latest feature opens up a world of possibilities for members to earn rewards. Following the credit card update in May, members will have the opportunity to merge debit and credit card points to maximize rewards.

Credit Card Conversion May 2025

As the Credit Union prepares to transition to a new core system, the credit card processor will also change. The new credit card program will be developed in collaboration with Transfund, the current debit card partner. This will introduce a unified rewards program that complements our upcoming debit card rewards program, scheduled for launch in May 2025.

Important information

All existing credit card reward points must be redeemed by March 31, 2025. After this date, they cannot be transferred to the new program, and any unused points will be lost.

Core Conversion June 2025

The main conversion project is scheduled for June 2025. This project will improve transaction posting and managing member account data. As the date approaches, the Credit Union will ensure members are kept updated on www.ksbcbscu.org, as well as through text messages and mail notifications.

Recruitment for Board and Committee

The Credit Union is currently seeking additional dedicated volunteers to become part of the Board of Directors and supervisory committee. There will be two open positions for the board of directors and supervisory committee in April 2025. Members who possess backgrounds in legal, human resources or finance would be ideal as the Credit Union plans for the future growth. If you are interested in contributing to shaping the future of the Credit Union, please contact Stacey Watkins at stacey@ksbcbscu.org.

Credit Union News and Announcement

Exciting changes are coming to the Kansas Blue Cross Blue Shield Credit Union. Effective Jan. 1, 2026, the Credit Union will become a separate entity from Blue Cross and Blue Shield of Kansas.

The Credit Union Board of Directors decided in early 2024 to end their agreement with Blue Cross and Blue Shield of Kansas (BCBSKS). A name change will be forthcoming for the Credit Union.

Why it matters: This change will allow the Credit Union to operate independently and expand its membership which may be necessary for future growth. The Credit Union Board believes this move is the best course of action for its long-term success.

The Credit Union will continue supporting the primary membership base, Blue Cross and Blue Shield of Kansas employees and their families.

Details: The Credit Union and Blue Cross and Blue Shield of Kansas are distinct entities, operating in different industries, focused on serving their members effectively. BCBSKS employees, their spouses, children and grandchildren will continue to be eligible for Credit Union membership.

Members: Members will experience minimal disruption, as this team will continue to provide exceptional service as always. Further details and communications will be shared with members as the information becomes available. For questions, please contact the Credit Union at [785-291-8774](tel:785-291-8774).



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