

KILOWATT  
CREDIT UNION  
NEWSLETTER

# KILOGRAM

OCTOBER 2009

**Notice to Members  
with Christmas Club  
Accounts:**

Instead of waiting for a check in the mail, the money in your Christmas Club can be transferred to your KCU checking account. Contact KCU by 10/31/09 to set up the transfer.

**Contact KCU:**

(608)256-1001

(800)752-0924

Fax: (608)283-2845

E-mail

[kilowatt@kilowattcu.org](mailto:kilowatt@kilowattcu.org)

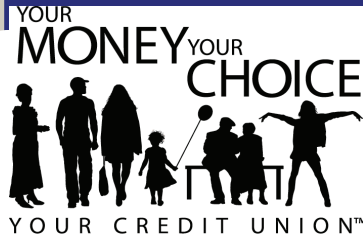
Mailing Address

4902 N Biltmore Lane

Madison WI 53718

Website

[www.kilowattcu.org](http://www.kilowattcu.org)



## International Credit Union Day

October 15, 2009

On October 15, credit unions members around the world will join together to celebrate International Credit Union Day and this year's theme: ***Your Money. Your Choice. Your Credit Union.*** Do you remember why you chose KILOWATT CREDIT UNION to be your financial services provider? It may be among many reasons shared by the 186 million people in 97 countries who have also chosen credit unions, but it most likely has something to do with the common philosophy of people helping people.

Unlike most other financial institutions, credit unions are not-for-profit, democratically controlled, volunteer-run, member-owned cooperatives. They exist to serve their members, and that level of service remains high even during even the toughest times. Instead of issuing stock or paying dividends to outside shareholders, credit unions provide value to their members by returning earnings in the form of lower loan rates, higher interest on deposits, and lower or even no transaction fees.

This year's theme celebrates the advantages of credit union membership. Value, trust and service are just some of the many benefits of being a credit union member. You are in charge of your money and your credit union.

At KILOWATT CREDIT UNION, we are proud of our heritage as a cooperative financial services provider and our connection to the more than 53,000 credit unions worldwide. On October 15, we'll join credit unions and their members around the world to celebrate International Credit Union Day in recognition of the benefits those institutions bring to their members.

Join us in celebrating International Credit Union Day on Thursday, October 15, 2009. We'll be providing **treats** at the credit union located in the **1<sup>st</sup> floor rotunda of the Alliant Energy Building** and at each location where there is a credit union representative\*. We look forward to seeing you!

**\*DID YOU KNOW?** Kilowatt has over 30 volunteer representatives throughout Wisconsin, helping to spread the word about credit unions and Kilowatt. **THANK YOU TO ALL OF OUR REPRESENTATIVES!**

## Your Credit Union: A Family Affair



### DID YOU KNOW?

At Kilowatt Credit Union, when you become a member, your family members can also join. If you enjoy the low loan rates and low fees, convenient, friendly services, and higher savings rates you get from Kilowatt, share us with your family.

Your spouse, children, grandchildren, parents, grandparents, sisters and brothers all can join because you currently are a member.

Help improve your family's financial lives today – encourage them to become members of Kilowatt Credit Union.

### Need Cash for the Holidays?

Kilowatt Credit Union can help! Signature loans are available for amounts up to \$5,000 and terms up to 36 months.

**7.90%** APR



Daylight Savings Time reverts to Standard Time on the first Sunday in November.

Remember to set your clocks back at 2:00 a.m. on Sunday, November 1st.

## FraudWatch® Plus

Your Kilowatt Credit Union debit card is protected round-the-clock against fraud by FraudWatch® Plus. Through an important partner of ours, we provide industry leading technology, tools and the expertise to manage fraud.

Experienced fraud analysts work around the clock, watching for any suspicious card activity and will contact you immediately if they detect potential fraud on your card.

So if you ever get a call from “Fraud Prevention Services” know that they are doing their job to prevent potential fraudulent use of your card.

Fraud is serious business, and can hit anytime. That is why we are working to detect and prevent fraud from happening to you. To avoid inconvenience, **please let us know in advance when you plan to use your debit card while traveling, especially out of the country.**

Thank you for using Kilowatt Credit Union for your debit card needs. Balancing member service needs while protecting your account is important to us.

And if your checking account and debit card are *not* at KCU, please consider switching your account. You'll get great service, low fees and fraud protection.

## Waiting for Your Statement?

**Just go to your computer**

Get your statement sooner by signing up for E-Statements. Just click on the E-Statement link from your HomeCU screen, then complete the application and submit. Not signed up for HomeCU? Print an Electronic Services Application on our website – located in the Forms & Applications section.