



STOP FRAUD IN ITS TRACKS:

5 Must-Know Safeguards to Protect Your Account

Banking fraud is on the rise, but a few simple precautions can help keep your finances safe. Here are five basic tips every member should know:

1 - Never Share Your Login Credentials - UKFCU will never ask you for your username, password, or security codes over the phone, email, or text. If someone requests this information, it's a red flag.

2 - Use Strong, Unique Passwords - Avoid reusing passwords across multiple accounts. Choose complex combinations of letters, numbers, and symbols, and consider using a reputable password manager to keep them secure.

3 - Monitor Your Accounts Regularly - Check your statements and online banking activity frequently. Spotting unfamiliar transactions early can help you limit damage and report fraud quickly. This is why we highly recommend using our Online Banking and Mobile Banking to quickly and conveniently monitor your account(s).

4 - One-Time Passwords Are for Your Eyes Only - One-time token passwords (OTP) sent via text message are never to be shared with anyone – even your credit union. UKFCU representatives will never ask for these codes. If someone asks for them over the phone, via text or email – immediately hang up or end the conversation.

5 - Be Cautious with Links and Attachments - Phishing scams often look legitimate. Be cautious before clicking links or downloading attachments in unsolicited emails or texts claiming to be from UKFCU. We do actively send out emails promoting services we believe may interest you, as well as surveys. The 'send' email address is noreply@ukfcu.org.

A little vigilance goes a long way. Stay informed, and you'll be better prepared to protect yourself and your money.

Let's **STUFF** the Bus!

UKFCU is proud to partner with and support Fayette County Public Schools (FCPS) and the many students who need assistance with back-to-school items. The Stuff the Bus program is underway and runs through August 9th with several drop-off points in Lexington, including all UKFCU branches in Fayette County. The most needed items include:



Dry-Erase
Markers



Composition
Notebooks



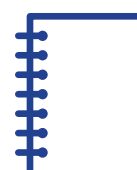
Colored Pencils



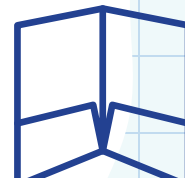
Colored Markers



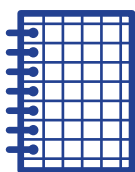
Earbuds and
Headphones



Spiral Notebooks



Two-Pocket Folders
(plastic)



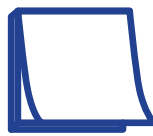
Graphing Paper
(notebook)



Backpacks
(no wheels)



Pencil Boxes
or Pouches



Post-it Notes
(standard size)



Disinfectant
Wipes



Tissues

Providing these items will help alleviate some burden from families who might not be able to otherwise purchase all the school supplies needed for the various activities within their classrooms throughout the year. At UKFCU, we acknowledge the incredible efforts our teachers and administrators put forth into creating an educational and supportive environment for our students. We are proud to support FCPS, its staff, and all of the students as we strive to make Lexington and Central Kentucky a better place to live, learn and work.





SCHOOLING STUDENTS ON THE BASICS OF BANKING



In 2023, UKFCU made a significant investment to build a Credit Union branch inside of a school for the first time in the history of Fayette County Public Schools (FCPS). The branch, built in Frederick Douglass High School (FDHS), was designed to serve as part of the educational curriculum and support the Academy model adopted by FCPS – named The Academy of Professional Services. This academy offers a unique track for students to learn about various disciplines within the business industry – one of which being banking.

After seeing the success of the students and interns involved in the pilot branch at FDHS, UKFCU is once again doubling-down on the importance of education and supporting real-life workforce development by building a second in-school branch at the newly constructed Tates Creek High School (TCHS).

Branch construction is underway and on-track to be completed around the beginning of the 2025-2026 school year, with the next group of interns currently training and prepping a few hours each week at traditional UKFCU branches. The onboarding will help accelerate their real-world learning once school comes back in session in August. The interns will be helping other students (as well as teachers) with their banking needs, from opening accounts to financial literacy presentations and more.

The Credit Union received overwhelming support and positive feedback from the student interns over the previous two years with many of them sharing with teachers, administrators and Credit Union officials the impact that the internship had on their understanding of banking basics, as well as their future college plans.



Recognized. Trusted. Awarded.

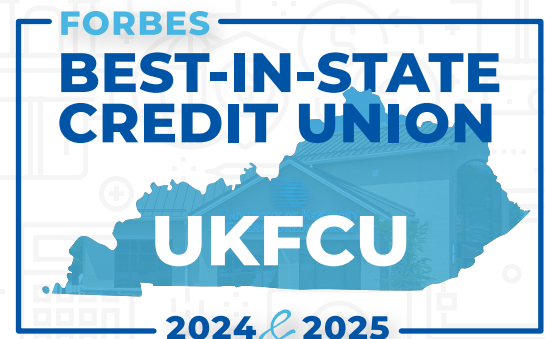
Continuing with an incredibly positive trend, UKFCU has recently received two awards that reinforce our commitment to serving our members and supporting our great employees. UKFCU was recently recognized as a Best Places to Work Winner and a Forbes Best-in-State Credit Union!



Best Places to Work – This is UKFCU's fifth Best Places to Work recognition over the last number of years. The Best Places to Work award is facilitated by the Kentucky Chamber and the process involves reviewing an organization's employee benefits and survey feedback from current employees. Our newly appointed CEO, Ryan Ross, has been steadfast in his belief that if UKFCU takes excellent care of its employees, then employees will in turn take excellent care of our members. And creating a great member experience is what helps separate UKFCU from the many options members have.



Best-in-State Credit Union – Awarded by Forbes and Statista, an independent third-party research agency, the Best-in-State Credit Union accolade was given to UKFCU for a second straight year. The ranking is based on two sources. Firstly, over 26,000 U.S. residents were asked to name all credit unions where they had a checking/savings account and to rate those credit unions in six different categories, namely Trust, Terms & Conditions, Branch Services, Digital Services, Customer Services, and Financial Advice. This survey was then combined with a sentiment analysis of publicly available online text reviews and ratings.



Can't Miss Products & Promotions


UNIVERSITY OF KENTUCKY
FEDERAL CREDIT UNION
FEDERALLY INSURED BY NCUA

Auto Loans as low as **3.99%** APR*
[Apply Now](#)



Cruising the market for a low auto loan rate? Whether it's a brand-new car or your current vehicle, let University of Kentucky Federal Credit Union help you shift gears into a low auto rate, whether it's a new loan or refinancing an existing loan!

With auto loan rates as low as **3.99% APR***, you're able to drive off the lot or out of your driveway with a new, great rate! This offer applies to both new and existing vehicles as long as they are 7 years old or newer.


UNIVERSITY OF KENTUCKY
FEDERAL CREDIT UNION

Early Pay
FEDERALLY INSURED BY NCUA

**WEDNESDAY
IS THE NEW FRIDAY**

[Get Paid Early](#)

With **Early Pay** from UKFCU, you can get access to your paycheck up to **two days* early** when you set up direct deposit to your UKFCU account. It's a simple way to take control of your finances—no hoops, no hassle.

As part of our commitment to supporting your financial journey, we're making it easier than ever to access your money when you need it. **No extra steps. No enrollment required.** Just your funds, faster.

**STUDENT
REWARDS**
Account

5%
DEBIT
VISA


UNIVERSITY OF KENTUCKY
FEDERAL CREDIT UNION
FEDERALLY INSURED BY NCUA

CASHBACK ON DEBIT PURCHASES*

OPEN TODAY!

As the Official Credit Union of the University of Kentucky, we understand that students need a little extra support. That's why we created the Student Rewards Account, which includes all the benefits of our UKFCU Checking Account with some additional perks especially for students!

And one of those perks is **5% cashback* on all debit card purchases!** Wherever you shop and wherever you go, you'll earn 5% cashback* whenever you swipe your debit card. And to make it even better, the Student Rewards Account also has **no overdraft fees!** More cashback and less fees, exclusively for students aged between 13 and 25. What's not to love?

SNAPSHOTS OF COMMUNITY:

Moments That Matter

NATIONAL POLICE WEEK



The Business Development Team visited every precinct in Lexington and Nicholasville, providing baskets of goodies as a gesture of appreciation for the dedication and service of law enforcement.

NATIONAL NURSES WEEK



UKFCU served coffee and provided snacks to the nurses and staff at UK Healthcare Kentucky Clinic South as a way to show our appreciation for the critical role nurses play in community health!

COFFEE ON US!



We visited the College of Medicine, College of Nursing, and W. T. Young Library, providing Starbucks gift cards to help boost morale, relieve a small financial burden, and demonstrate that we care about student well-being beyond banking.

BBN ORIENTATION



Big Blue Nation Orientation is a chance for UKFCU to welcome the newest Wildcats to the University of Kentucky and talk to them about UKFCU! Over 25 orientations took place between June and July.

LEXINGTON CHILDREN'S THEATRE



We were thrilled to take part in this year's Celebrity Curtain Call, supporting one of our favorite community partners, Lexington Children's Theatre. This special event brings local figures to the stage in iconic roles to help raise funds to support performing arts programs for children across central Kentucky—and this year, our very own Marketing Manager, Mike Ahern, brought his dramatic flair and fearless (over) commitment into the spotlight as Friar Lawrence in Romeo & Juliet!

AMERICAN RED CROSS



UKFCU partnered with WKYT and the American Red Cross to support a telethon fundraiser to help our neighbors in need. UKFCU contributed a \$25,000 donation to help these affected communities recover and rebuild.