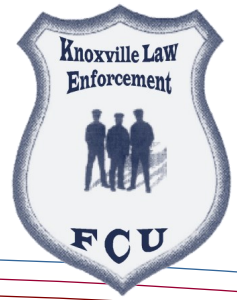


THE INFORMANT

KLEFCU Quarterly Newsletter, April 2017, Volume 31.2



**NO PAYMENT FOR
60 DAYS ON NEW
LOANS UNTIL
12/30/17**

**FROM APRIL-MAY TAKE 0.60%*APR OFF OUR
CURRENT RATES FOR NEW LOANS ONLY**

*Annual Percentage Rate. Certain restrictions apply. Existing loans with KLEFCU not eligible for discount.

KLEFCU

Celebrating

**60
YEARS**
1957-2017

Dollywood One Day Pass

Opens March 18

- ⇒ Adult \$56.00
(savings of \$19.21)
- ⇒ Child \$47.00
(savings of \$13.62)

Splash Country One Day Pass

Opens May 13

- ⇒ Adult \$43.00
(savings of \$12.01)
- ⇒ Child \$36.00
(savings of \$13.39)

*Tickets available while supplies last.

REWARDS Credit Cards, Choose The Card That Meets Your Needs

At Knoxville Law Enforcement Federal Credit Union, our industry leading consumer credit card products offer competitive pricing combined with a full range of reward options - making it easy to select and apply for the card that meets your needs.

The cards we offer include:

- VISA Bonus Reward Plus Card
- Cash Rewards American Express
- Travel Rewards American Express
- VISA Platinum Card
- VISA Bonus Rewards Card
- College Rewards VISA Card
- Secured VISA Card

For more information and to apply from our website for the card that meets your needs visit klefcu.com.



Employee Spotlight

Meet
Kris



CURRENT POSITION:
Drive-thru Teller

JOINED KLEFCU: *December 2014*

THE BEST PART OF MY JOB IS...
*Making someone laugh when I
know they've had a rough day*

MY FAVORITE PART OF MY DAY IS...
Chatting with the members

Safe Deposit Box Dues

For members currently leasing a safe deposit box from the credit union, annual dues will be deducted from your account on May 1st, 2017. Please verify ahead of time that you have the money on deposit in the account you specified for dues to be paid.

Fun facts:

Kris has lived in two countries and five states. She hopes there will be more to come.

Notice of Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Federal Law requires us to provide this notice to members before any "negative information" may be furnished to a nationwide consumer reporting agency. "Negative Information" means information concerning delinquencies, late payments, insolvency, or any form of default.

This notice does not mean that we will be reporting such information about you, only that we may report such information about members that have not done what they are required to do under our agreement.

After providing this notice, additional negative information may be submitted to credit bureaus without providing another notice.

Ride A Taste Of Freedom

Spring and the open road beckons. It's time to answer the call. With a motorcycle loan from the credit union, you can ride a taste of freedom. If you are a new rider, start with a visit to the Motorcycle Safety Foundation's website: www.msf-usa.org where you'll find information on taking a basic rider course as well as an extensive library of tips and materials. The Foundation also offers a refresher rider course as well as rider courses on three-wheelers and scooters.



Then stop by Knoxville Law Enforcement Federal Credit Union to apply for a low-cost motorcycle loan. With a pre-approved loan, you can shop for the ride that's right for you whether it's new or just new-to-you. Remember to make room in your budget for protective gear, such as helmet, jacket, boots, and pants. Have fun and be safe!



No Time Like The Present For Individual Retirement Account Contribution

Procrastinators rejoice: it's another lucky year for you. Usually, the tax return filing deadline is April 15. However, in 2017, April 15 falls on a Saturday and the Washington D.C. Emancipation Day holiday will be observed on April 17 instead of April 16, 2017. Thus, Tax Day for your 2016 return is on the following Tuesday: April 18, 2017. That means you have a few extra days to file your taxes as well as to open or contribute to an Individual Retirement Account for the 2016 tax year.

But the sooner you do so, the better, so your tax-advantaged savings have longer to grow. Your total contribution to both a Traditional and Roth IRA for the 2016 tax year is \$5,500 (\$6,500 if you are 50 or older), or your taxable compensation for the year, if your compensation was less than this dollar limit. IRS Publication 590-A has details; find it at www.irs.gov.

www.klefcu.com

Holiday Closings

Good Friday	April 14th
Memorial Day	May 29th
Independence Day	July 4th

Hours Of Operation Phone Numbers

Office	865-522-3900
Fax	865-637-4897

Monday	8:30 AM - 5:00 PM
Tuesday	8:30 AM - 5:00 PM
Wednesday	8:30 AM - 12:30 PM
Thursday	8:30 AM - 5:00 PM
Friday	8:30 AM - 5:00 PM (Friday Drive Thru Open Until 6:00 p.m.)

Informer

1-800-309-8559
Credit Union Code: 950

Lost/Stolen Visa Check Card

1-800-264-5578

FraudWatch Fraud Prevention

(866)842-5208

FraudWatch HotCarding Services

(800)264-5578

Mailing Address

501 E. Summit Hill Drive
Knoxville, TN 37915

Financial Highlights

As of January 31, 2017

Members 1,717

Assets \$24,640,856.99



488501-NWSLTR-0417