

WHY SHOP FOR A HOME OR CAR THE USUAL WAY?

Kinecta Goes Above and Beyond What's Expected

Have you ever done something just because it's the "usual way" of doing it? Take buying a home or an auto, for example. You usually have to do everything on your own, find an agent or dealer, search for a lender, and so on. It's a disjointed and confusing process but hey, it's the way it's done, right?

Well, we figured you could use a little help, so that's why we consolidated the buying process in one place. From the comfort of your home, office, or almost anywhere really, you can find everything you'll need in Kinecta's free online Auto Buying and Real Estate Centers.

There are even trained AutoPREMIER and HomeAdvantage™ representatives that will help guide you through the auto or home buying processes. Take a look at all the ways we can help you save time, money, and frustration.

Traditional Buying Experience

IMPROVED BUYING EXPERIENCE

Time consuming

You might visit multiple dealers or real estate agents and explain what you want over and over.



Save time

Online research tools all in one spot – Easily find what you want. Search national auto inventories and home listings.

Uncertainty

The service quality you'll receive from the dealer or agent might not be top-notch.



Trust

Trained representatives will connect you to trusted dealers or real estate agents hand-picked by Kinecta.

Poor Experience

Dealing with salespeople or agents who only have a sale on their mind and not your needs.



Member Treatment

Enjoy excellent service from our pre-screened dealers and agents, so no more over the top salespeople.

Inconvenient

Deciding where to get your financing from and hope you chose the best option.



Convenient

Representatives will work hand-in-hand with Kinecta to find the right auto or home loan. In fact, you can even apply for a Kinecta auto loan at the dealer!

Paying More

For all of the above reasons, you might not be getting the best deal.



Save Money

Enjoy special pricing on your car purchase. Get a nice big rebate on your home purchase, about \$2,808* in California.

EXPECT THE UNEXPECTED. You didn't ask us to improve the auto and home buying experiences, but making your life easier is what we're all about. Our Auto Buying and Real Estate Centers are now available; just visit www.kinecta.org to get started. Or call 855.889.1824 for home buying or 888.954.6328 for auto buying information.

JOIN THE UNEXPECTED MOVEMENT

We're proud of our Kinecta Team members who are delivering unexpected support to a variety of non-profit partners. We are committing time, effort and elbow grease to raising awareness and funds for worthwhile causes across the Southland and beyond. **Please take a look at the events below or visit www.kincta.org and click on News and Events to see how you may be able to help as well.**

JUL
1-31

Back Pack Drive

Join us in our campaign to collect school supplies for students in need as part of our annual Back-to-School Supplies Drive. Drop off new items at any member service center starting July 1.

JUL
16

Community Celebration and Chili Cook-off

Be sure to join us on Saturday, July 16, 11 a.m. to 2 p.m. for our Community Celebration and Chili Cook-off at the Kinecta Main Office, 1440 Rosecrans Ave., Manhattan Beach. Bring the whole family for a day of fun, food and prizes. Don't miss this special occasion!

ANY
TIME

Online Giving

One of the easiest ways for Kinecta members to support Children's Miracle Network Hospitals (CMNH) is through our Online Giving program. It's quick and easy to set up a recurring donation of \$1 or \$5 monthly, quarterly or annually. Simply log in to Kinecta Direct Online Banking at www.kincta.org and click on Online Giving. Funds are automatically debited. All proceeds go directly to support Children's Miracle Network Hospitals. Each year our members help raise thousands of dollars through these small, recurring tax-deductible donations. Together, we can and do make a difference!

STOP BY OUR MEMBER SERVICE CENTERS FOR THESE TOP NOTCH EDUCATIONAL EVENTS:

KFIS Wealth Management Seminars:

Social Security Planning

Manhattan Beach MSC
5pm to 6pm, Tuesday, July 12, 2016

Torrance Madison Park MSC
5pm to 6pm, Thursday, July 14, 2016

Warner Center MSC
5pm to 6pm, Tuesday, July 19, 2016

Brea MSC
5pm to 6pm, Wednesday, July 20, 2016

Westminster MSC
5pm to 6pm, Thursday, July 21, 2016

Manhattan Beach MSC
11am to 12pm, Saturday, July 23, 2016

Lakewood MSC
5pm to 6pm, Wednesday, July 27, 2016

Women Investors – August 2016

Educational Planning and Funding
September 2016

Home Buyer Workshops:

July-September 2016

Home Seller Workshops:

July-September 2016

Business Services Seminars

July 2016

Visit the Events section of www.kincta.org for locations and more details

REFLECTIONS ON THE UNEXPECTED “FRIENDLY,” “FAST,” “EASY,” “HAPPY”

We are trained to expect mediocrity from our financial institutions. Even bank commercials make fun of the impersonal nature of other banks. But Kinecta stands apart as a financial institution that consistently strives to deliver excellence and invites our members to expect the unexpected.

BELOW ARE SOME RECENT COMMENTS FROM HAPPY MEMBERS – REALLY HAPPY MEMBERS!

One member expressed unbridled enthusiasm this way: “...Kinecta rocks! They have all my financial products, including mortgage, and rates on all of them are great. People are friendly – great customer service. I want to support Kinecta as much as possible!” We're blushing.

Another member expressed appreciation for Kinecta's Online Banking: “I actually appreciate the online banking because it's fast and easy. I can access it from my phone when I need to. I can make transfers quickly – it's easy and manageable to use, so I appreciate that.”

Finally, a member (who happens to be a Kinecta employee) recently navigated the home buying process using our new HomeAdvantage service. The member also received a cash rebate at closing for using the service. These comments reflect the member's excitement: “The entire (HomeAdvantage) team made me feel important, and like my home buying transaction was a top priority! This experience taught me that the... rebate was a secondary benefit – the real benefit was the amazing service!”

This was Kinecta's very first HomeAdvantage transaction, and the member happened to be our employee. The member said that she “had the keys to my first home in a month and a week!” This first experience with HomeAdvantage started and ended on a highly positive note.

A WORD OF CAUTION AGAINST FRAUD

Accessing your Kinecta account conveniently from any location using Kinecta Direct Online and Mobile Banking is the best way to keep track of your finances, make bill payments, view eStatements and stay connected with your credit union.

This level of convenience, while bringing many benefits to our members, comes with some level of vulnerability. Banking fraud has escalated in recent years and while Kinecta takes every measure possible to minimize the risk, some fraud still occurs where identity or digital credentials may be stolen. To minimize the risk, here are a few ways to protect yourself:

- Don't use shared or public networks to conduct banking transactions.
- Use the official Kinecta Mobile App to access your accounts. It is more secure than even the most robust browser.
- Stay on top of your accounts. Check them often for odd transactions, or at least to see that the balance you see makes sense to you.
- Before you sell or trade in your device, wipe the data from it.
- Don't share your account information, even with family or friends. Find another, more secure way, to accommodate any requests.
- Don't write your PIN down and don't keep it with you. Cover the PIN pad any time you enter your PIN and whatever you do, don't share it.
- Always log out of banking sessions.
- Cover your screen, or turn it away from prying eyes.

OTHER WAYS TO PROTECT YOURSELF ARE TO IDENTIFY AND AVOID TRAPS THAT ARE BEING SET FOR YOU:

- Don't respond to emails asking you to click a link. It is probably a phishing attempt. If the message seems like it might be real, or important, call a general phone number you find for the business on its website. Don't call a number in the email. And, even over the phone, don't give out personal information until you are absolutely certain you are dealing with a legitimate entity.
- Change your passwords.
- Don't download dicey apps to your devices and don't open email attachments from people you don't know.
- Be wary of people on social media who act as if they know you, but may only know what you've published online. Make sure you truly know someone before getting involved in a conversation and even then, don't give out sensitive information.

Follow these basic precautions to keep your financial accounts and identity protected. However, **should you ever have concerns** about your Kinecta account, please call our Member Contact Center at 800.854.9846.

WE CAN HELP

LET'S CATCH UP.

WE HAVE A LOT TO SHARE WITH YOU†

2016 Scholarship Winners

We are pleased to announce the winners of the 2016 Kinecta Scholarships and Teaching Grants.

2016 Kinecta Scholarship Winners

Students pictured from left to right:

Shannon Nakamura - Palos Verdes Peninsula High School

Katie Wah - Mira Costa High School

Matthew Chen - West High School

Jason Kehl - El Segundo High School

Kimberly Chwalek - Vistamar School

Annika Gilboy - Mira Costa High School

Emilie Hatcher - Desert Christian High School

Lindsay Masukawa - Cypress High School



2016 Teaching Grants for Growth Winners

Kimberley Cobian - St. Pius X Parish School

Justin Rodriguez - New Millennium Secondary School

Kelly Katayama-Johnson - Los Alisos Middle School

Rachael Gerber - El Segundo High School



Kimberley Cobian
*not pictured:
Justin Rodriguez,
Kelly Katayama-Johnson,
Rachael Gerber

Congratulations to our 2016 Winners!

Earth Day ShredFest

In May we conducted paper shredding events at Westminster, Manhattan Beach, Warner Center, Nix Inglewood and Brea locations. With these events nearly 9 tons of personal documents were safely shredded, recycled and diverted from the landfills. Every ton of paper recovered for recycling saves 3.3 cubic yards of landfill space.



Professional Clothing Drive

This past April, Kinecta hosted a very successful clothing drive. Thanks to the generosity of our members and employees, we gathered more than 3,000 articles of professional clothing, accessories and shoes. The items were donated to Working Wardrobes (Los Angeles and Orange counties), Foothill Family Shelter (Upland) and Unity Shoppe (Goleta), all of which serve men, women and young adults in life crisis looking to enter the workforce.



Car Sale

This past May, Kinecta hosted our annual spring Pre-Owned Car & Truck Sale at the Manhattan Beach Member Service Center. There was a large selection of pre-owned domestics, imports, luxury vehicles, SUVs and trucks priced below retail Kelley Blue Book value. Over 80 vehicles were sold, and one lucky attendee won an HD Television. And as a bonus, Taco Surf served up some delicious food.

Member Access /Download our App

Member Contact Center

800.854.9846
310.643.5400

Online

www.kinecta.org



KINECTA
FEDERAL CREDIT UNION

