

WINTER NEWSLETTER

DIVIDENDS

The declared share dividend rate for the fourth quarter is 1.50% with an APY (annual percentage yield) of 1.51%. The declared share draft rate for the fourth quarter is .50% with an APY of .50%. The proposed dividend rate for the first quarter is 1.50% with an APY of 1.51% for shares. The proposed dividend rate for the first quarter is .50% with an APY of .50% for share drafts. The credit union is offering the following CD's:

6 month 2.50%	9 month 2.75%
12 month 3.00%	15 month 3.25%
18 month 3.30%	24 month 3.50%

Dividends on CD's are paid at maturity. Please call the credit union if you have any questions.

PRIVACY DISCLOSURE

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The officers, directors, members of committees and employees of this credit union must hold in confidence all transactions of the credit union with its members and all information respecting their personal affairs, except when permitted by state or federal law. The Jayhawk Federal Credit Union is committed as a matter of policy to ensure that members can rely upon the quality of the products and services that we make available. Therefore, Jayhawk Federal Credit Union stands behind the following privacy policy.

POLICY GUIDELINES:

Jayhawk Federal Credit Union will collect only the personal information that is necessary to conduct business. That means just what is necessary to provide competitive financial products and services, and no more. Jayhawk Federal Credit Union will protect your personal information. We will maintain strong security controls to ensure that member information in our files and computers are protected. Where appropriate, we will use security-coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality. Members will always have access to their own information. As a member of Jayhawk Federal Credit Union, you will always have the opportunity to review your information and make necessary changes to ensure that your records are complete and accurate. Jayhawk Federal Credit Union will only share information to administer the products and services that it provides, when required to do so by the government or when it partners with other businesses to offer a broader array of products and services. (example CUNA Mutual insurance benefits). Jayhawk Federal Credit Union will only partner with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will it authorize these firms to charge your account without your express consent, and we will not sell member information to telemarketing firms. Any member of Jayhawk Federal Credit Union may request that they be deleted from solicitation originating through or from the credit union. At least once a year, we will remind each and all members of their right to choose.

CURRENT CREDIT UNION NEWS

We would like to wish Serah McBride the best of luck in her new ventures. Serah has decided she would like to work closer to home and spend more time with her family. Her last day at the credit union was Tuesday December 23rd. She will start her new job on Monday January 5th. Good luck Serah.

HOLIDAYS

The credit union will be closed on Monday February 16th, 2009 in observance of Presidents Day