

Mainstreet



Introducing our new **Select Rewards Mastercard®**

It's the rewards program you've been waiting for. Mainstreet has partnered with FIS ScoreCard to bring you a powerful new kind of rewards credit card. With **Select Rewards**, you can earn cashback, name-brand fashion and merchandise, or that getaway vacation you've always dreamed about. You can even use your rewards to support your favorite charity. That's the best part: YOU get to select how to redeem your points.

- Earn 1 point per each dollar spent on purchases
- Up to 4X bonus points at select retailers
- 25-day grace period
- Access cash at 100,000 ATMs worldwide with the MasterCard logo

SHOP FOR WHAT YOU WANT



Get Cool Stuff Mainstreet's **Select Rewards Mastercard** will reward your everyday purchases and transform them into points you can use for merchandise. You'll earn points for things like electronics, appliances, fine jewelry, furniture, athletic gear, and so much more. You'll get to shop from top name-brands like Apple®, Michael Kors®, Black & Decker®, Keurig®, Nike®, Bose®, Pandora®, Dyson®, Dooney & Bourke®, and Sony®.

EARN TRAVEL POINTS



Satisfy Your Wanderlust What exciting destination is on your bucket list? **Select Rewards** can help you get there. Earn plane tickets, cruises, hotel stays, car rentals, vacation packages, and more. International travelers will love that there's no foreign transaction fees while abroad. The world is yours to conquer with **Select Rewards!**

MONEY BACK ON YOUR CARD



CashBack to Card Getting paid to shop sounds like a pretty good gig. **Select Rewards** lets you redeem points for an account credit. When the money is credited to your account, you'll have the freedom to spend it on whatever you want. It's simple, just spend, earn, redeem, and repeat!

Visit www.mainstreetcu.org/loans/credit-cards to learn more and apply today!



Talk

Cheers to 65 years!



How the time flies! Mainstreet is celebrating the big 6-5 this year. You know, not many financial institutions can say their first branch was a school classroom. Originally called Northeast Johnson County Teachers' Credit Union, our financial cooperative was first run by a group of passionate leaders who served as teachers. Their goal was simply to help fellow educators with their finances.

Our little credit union has come quite a ways since 1954. In 65 years, we've changed our name, built 13 branches, and grown to more than \$447 million in assets. We now serve more than 66,000 members nationwide. While you won't find us sitting in classroom desks these days, we remain loyal to our roots and to those who paved the way. We still strive to be your friendly go-to neighbors who can teach a thing-or-two about finances – Your financial home.

We're so thankful for your loyalty throughout the years. We could never be here without you! In celebration of our milestone, we will have treats and celebration in our branches on March 1st; The month we received our Charter. We would love to see you there!



Whether it's business or personal, Mainstreet has you covered

Who says you can't mix business with personal?

Business Services have officially arrived at Mainstreet! Now the same friendly, reliable service you trust with your personal finances can cater to your business finances too. Whether your company is small, mid-sized, or large, we provide the financial services to fit your needs. We'll supply Business Checking, Savings, Money Markets, and loans. You have the choice between the Basic account or Advantage account to assure your company receives the services it needs.

Apply online at www.mainstreetcu.org/business-services/business-savings

SafetyNet Tax season is upon us. Is your information secure?

The IRS released an article stating that phishing and email scams are at peak levels this year. A phishing scam is when online hackers steal money, information, passwords, credit cards or Social Security numbers from unwitting consumers. Surprisingly, the most common way these cybercriminals obtain this information is by simply asking for it. Your security is important to us. Here are four steps the IRS recommends to help you protect yourself from common phishing scams this tax season:

Be Vigilant and Skeptical

Never open a link or attachment from an unknown or suspicious source. Even when the email is from a source you know, make sure to approach with caution. Cybercrooks sometimes pretend to be people you trust.

Double-check email addresses

Sometimes thieves change a few letters in an email address in an attempt to throw you off. They may use the address "Narne@example.com" instead of "name@example.com" Did you catch the difference? Hackers hope you won't!

Be wary of suspicious emails

Remember that Mainstreet and any other legitimate businesses will not ask for sensitive financial information via email. This includes your member number, social security number, or credit card number.

Use strong passwords

Experts recommend using a passphrase rather than a password. The safest of these utilize a minimum of 10 digits including letters, numbers, and special characters.

To read some more helpful tips, you can access the full article at: www.irs.gov/newsroom/dont-take-the-bait-heres-how-taxpayers-can-avoid-getting-caught-by-a-phishing-scam

Our Investment Team is Growing

We're pleased to introduce you to Allen Pickett, our new Financial Consultant. Through CUSO Financial Services, LP (CFS). Allen is a licensed professional, trained to objectively analyze your investment needs and help you create a financial plan designed to meet your unique goals.

Allen brings many years of experience to our wonderful Financial Consultant team. All of our CFS financial advisors are available to give you objective and expert financial advice based on your own individual or family situation.

Remember, most people who achieve a healthy financial life don't get there by luck, but by design. Take a minute to say hello to Allen while you're at our Olathe East branch or set up a no obligation, no-cost, appointment today.

Retirement & Investment Center Investments Offered through CUSO Financial Services, L.P.



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MAINSTREET IN THE COMMUNITY

Lunch & Learn

Join us for a Lunch & Learn session at The Lawrence Merc! The class is "Managing and Repaying Debt." We'll teach the best tips and tricks for tackling debt while you enjoy a light lunch. You don't want to miss this invaluable information, a bargain at just \$5! Register at The Merc or Online at themerc.coop/classes.

Wednesday, February 13, 2019

12 p.m. until 1 p.m.

Lawrence Merc Community Classroom -
901 Iowa Street, Lawrence, KS, 66044

Register in store, by mail, or online at
themerc.coop/classes.

Annual Meeting for All Members



Tuesday, April 23rd

Location:

JoCo Arts & Heritage Center
8788 Metcalf Avenue, Overland Park

Pre-meeting Option

5:00pm to 6:00pm – Visit the Johnson County Museum for free!

6:00pm – Registration

6:30pm – Buffet Dinner

Business meeting and door prizes immediately following dinner.

RSVP to (913) 599-1010 before 5:00 p.m. on April 12. Seating is limited.




Time's almost up!

Skip one month's loan payment* and give a voluntary donation to support the Children's Miracle Network.

Offer ends January 31, 2019

*Restrictions apply. Learn more at mainstreetcu.org/loans/skip-a-payment

Celebrating Teachers

Mainstreet is proud to sponsor Olathe Public School Foundation's Educator Excellence Award. The award recognizes teachers who excel in meeting the educational needs of students, communicating well with parents, and working with staff within the educational environment. To be nominated for the award, the teachers must receive six letters of nomination from two students, two student parents, and two colleagues. Winners receive the nomination letters, balloons, flowers, and a check from Mainstreet for \$500. Take a look at some of the talented teachers who have won this year!



Zach Reed
Chisholm Trail
Middle School



Taylor Bussinger
Prairie Trail
Middle School



Amy Morris
Ridgeview
Elementary



Julia Walker
Olathe West
High School



Elizabeth Barbeau
Meadow Lane
Elementary

2019 Shred Days

March 23

Shred It Facility
10000 Lackman Rd., Lenexa, KS

June 22

California Trail Middle School
13775 W. 133rd St., Olathe, KS

September 21

Johnson County Government Offices
6000 Lamar Ave., Mission, KS

November 2

Shred It Facility
10000 Lackman Rd., Lenexa, KS

All Shred Day times are 9 a.m. – 12 p.m. or until trucks are full.

This service is provided **FREE** to you as a Mainstreet member. All types of dry paper accepted. Please make sure your shred materials are clear of plastic, media, tapes, corrugated cardboard, electric cords, electronics, lighters, and metal objects. These items can cause serious injury to volunteers and the shred truck operator.

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vital statistics

December 2018

Number of Members 66,167

Assets \$447,868,209



Federally insured by NCUA

Save your time! Deposit your checks online!

As much as we love seeing your shining face at the credit union, we know it's not always easy to deposit a check at a branch when you have 1,000 errands to run. **Our mobile deposit feature** lets you deposit checks without ever stepping foot in our lobby. All you need to do is take a picture! We just made your day a whole lot easier. Now you can get back to the other 999 errands you need to do.



1. Login to OnlineAccess
2. Open the "Additional" tab
3. Click Mobile Deposit & enroll
4. Endorse your check with
*"FOR MOBILE CHECK DEPOSIT ONLY,
Mainstreet Credit Union Account
_____"* so we can verify that it's secure
5. Take a picture of the check & Deposit!

For help setting up or operating our mobile deposit check feature, give us a call at 913.599.1010 and a member service representative will be happy to assist you.