

# Mainstreet

Spring 2018

# Talk

Federally Insured by NCUA

## TAKE A BREAK FROM YOUR *Auto Loan Bill.*



**Free up some extra cash this spring!** Finding spare change is an art form. With a quick rummage around the house and some pocket-digging, you can scrounge up just enough spare change to tip the delivery guy. For more substantial expenses, it's not that easy. Emergency expenses and large purchases can leave you desperately searching for extra cash. Unfortunately, hunting underneath the sofa with a flashlight won't be much help. Mainstreet has a better way!

### NO PAYMENTS UNTIL AUGUST 2018\*

**From now through April 30th**, you can skip your auto loan payments until August 2018 when you finance or refinance your auto loan with Mainstreet.\* This springtime promotion gives you up to four months of extra cash to use toward whatever you need. Plus all these extra benefits:

- Competitive rates
- Low-cost insurance coverage
- Online application and funding
- Quick Approval

\*Offer valid for purchases and external refinances of new and used cars only. Excludes the refinancing of vehicle loans currently held at Mainstreet Credit Union. Minimum loan amount is \$5,000. The maximum term is up to 75 months. Interest will begin to accrue upon origination date of the loan. Approval based upon creditworthiness. Gap Insurance coverage and other restrictions may apply. Offer ends April 30, 2018.

## A Note From the CEO

In late February, I had the privilege of attending our Credit Union National Association's annual Governmental Affairs Conference in Washington D.C. This year, much of the focus was on regulatory reform and the challenges facing credit unions as we strive to meet the financial needs of our members.

While in Washington, I joined with more than 5,000 credit union leaders from across the country to lobby for regulatory reform on Capitol Hill. We shared real-life stories of how increased regulation is hurting our members and the credit union movement. Thanks to our strong show of support and productive conversations with members of Congress, Senate Bill 2155 passed with a bipartisan vote of 67-31 in early March, and has moved on to the House of Representatives.

This legislation contains the biggest rollback of financial rules since the 2008 market meltdown and will provide:

- Faster mortgage loan processing and approval
- Increased business lending options
- More safeguards against elder abuse

Look for more updates from your credit union on Common-Sense Reform as this legislation continues to progress on Capitol Hill.

John Beverlin  
President/CEO

GET YOUR EXTRA CASH TODAY! VISIT  
MAINSTREETCU.ORG OR CALL 913.599.1010



# Ready for a new home?

## Don't overlook HomeReady®

Whether it's your first home or your fifth, if you're looking for affordable housing, HomeReady® might be a good option for you. HomeReady® is a mortgage program from Fannie Mae aimed at making home buying attainable for more people. By offering expanded eligibility, it opens up more possibilities to low-to-mid-income home shoppers.

**If you think HomeReady® might be right for you, call one of our friendly mortgage experts. Dial 913-599-1010 and press 1, then press 1.**

### HomeReady® Benefits:

- 🏠 Down payments as low as 3%
- 🏠 Family members who do not live in the home can join on the mortgage
- 🏠 Up to 97% LTV financing
- 🏠 Affordable and cancellable Mortgage Insurance
- 🏠 Gift funds accepted

# Social Security Fraud Update

It's important to monitor your Social Security record, even if you're currently delaying benefits to receive a higher payout. There have been instances of fraudsters claiming benefits on the records of those that have qualified for benefits based on their age, but haven't yet claimed them. Setting up an account with the Social Security Administration will allow you to monitor your record to keep an eye out for fraud.

Access their website at [www.ssa.gov](http://www.ssa.gov) to create an account and monitor your record.

If you'd like to explore how to coordinate your Social Security benefits with the rest of your retirement resources, consider scheduling an appointment with Dave Loftus, CFS\* Financial Advisor at Mainstreet Retirement & Investment Center, available through CUSO Financial Services L.P., located at Mainstreet Credit Union. He can be reached at (913) 577-0210.



\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS: **are not NCUA/NCUSIF or otherwise Federally insured, are not guarantees or obligations of the Credit Union, and may involve investment risk including possible loss of principal.** Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment services available to Credit Union Members.

## A Whole New Wyandotte Branch

Gone are the glass barriers and closed off doors. In their place - a cheerful lobby, sleek furnishings, and newly-updated offices. With renovations completed, the new and improved Wyandotte Branch provides a refreshed and welcoming environment. This remodel has been a dream since Mainstreet first acquired the branch in a merger with Wyandotte Credit Union in 2011. Celebrants gathered to kick off the branch's Grand Re-Opening on March 20th. The ribbon cutting was attended by members of the Kansas City Kansas Chamber of Commerce, Mainstreet Board of Directors, and employees. If you haven't seen the updated branch, be sure to stop by to check it out! The branch is located at 8245 State Ave, Kansas City, Kansas.



*Pictured L to R: Board of Directors - Gary Ulmer, Carol McNary (Chair), and Paul Alvarado. Richard Johnson (Assistant Branch Manager), Angie Calhoun (Branch Manager), John Beverlin (Pres/CEO), and Daniel Silva (KCK Chamber Pres/CEO).*

## Mainstreet is Growing!

To keep up with members' needs, Mainstreet is searching for individuals to fill various positions. To find a list of current openings, visit [Indeed.com](http://Indeed.com) and search "Mainstreet Credit Union." Once you've done this, you will be able to apply for any open position directly from Indeed.

# MAINSTREET IN THE COMMUNITY



## Mainstreet Takes on Capitol Hill

Credit Union leaders from around the country flocked to the nation's capital for the Governmental Affairs Conference this winter. Representing Mainstreet were CEO/ President, John Beverlin, and SVP/ Chief Administrative Officer, Jean Hughes. They are pictured with fellow Credit Union leaders who met with legislators to discuss pressing credit union regulatory issues.



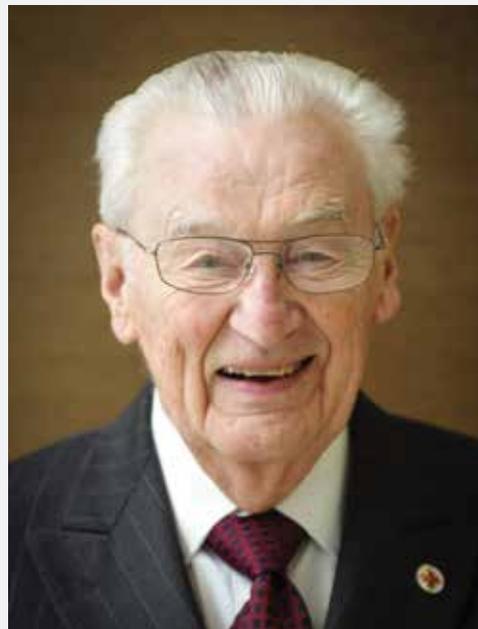
## Shred Day

Our next Shred Day is **Saturday, June 23rd**  
California Trail Middle School  
13775 W. 133rd St., Olathe, KS  
9 a.m. to 12 p.m. (or until the truck is 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.

## Longtime Mainstreet Member Receives Heroes in Healthcare Award

With his warm smile and a helpful hand, Bill Austin has served as a beacon of light at Shawnee Mission Medical Center for the past 20 years. Whether he's providing information, cheering on nurses, or transporting guests in wheelchairs (an act he calls a labor of love), his kindness is felt by all whom he interacts with. Bill has plugged a whopping 7,835 volunteer hours (and counting) in his time at SMMC. In March 2018, his selfless efforts were recognized by Ingram's Magazine when he received the prestigious Heroes in Healthcare Award. He is one of only three volunteers to make the list. Mainstreet has been honored to have Bill as our member for the past 30 years. We extend our warm congratulations to a truly deserving man.



Bill Austin

## Annual Meeting for All Members



**Tuesday, April 24th**

### **New Location:**

JoCo Arts & Heritage Center  
8788 Metcalf Avenue, Overland Park

NEW Pre-meeting option!  
4:30pm 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 5:00pm on April 21. Seating is limited.

## Join us for Title Night at Children's Mercy Park

Mainstreet is thrilled to host another Sporting KC Title Night in 2018! The game will be Saturday, May 5th at 7:30 PM against the Colorado Rapids. There will be Cinco-De-Mayo-themed activities, games and prizes, and a rare Sporting KC giveaway! The first 10,000 fans will receive this limited edition Matt Besler bobblehead for free! Mainstreet will be at the center of the action all game long. It's a night you won't want to miss! To purchase tickets, visit [Seatgeek.com/Sporting-Kansas-City-Tickets](http://Seatgeek.com/Sporting-Kansas-City-Tickets)



## We're Going Green!



Save a tree and some time. Email transaction receipts are now available at all Mainstreet locations! To make sure we have your correct email address, simply visit any Member Service Representative or log into OnlineAccess at [mainstreetcu.org](http://mainstreetcu.org).

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## vital statistics

April 2018

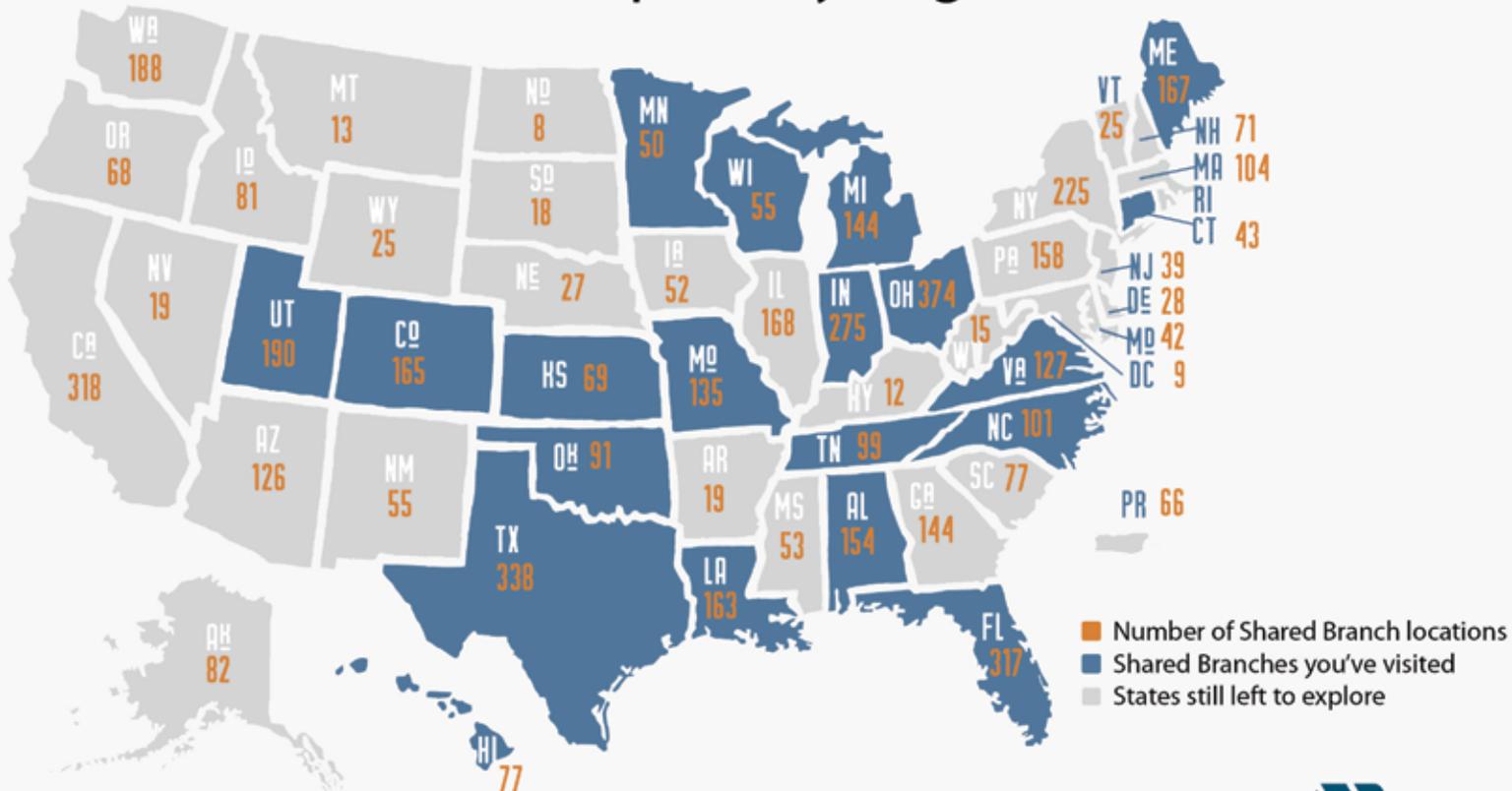
Number of Members 63,667

Assets \$439,452,462



Federally insured by NCUA

## Oh, the places you go!



More than 1,500 Mainstreet members have used Shared Branching to access their account in 20 states. **You can help fill in the map!** Access Shared Branching when you travel to turn the state blue! [SharedBranching.org](http://SharedBranching.org)

