

# Mainstreet Talk

## Live Life Better with Mainstreet Checking

A day at the park... spending time with family – it's true that the little things in life fill us with the most joy.

At Mainstreet, we understand that some things are just better when they're simple. That's why we have Free Plus Checking Accounts.

Free Plus Checking grants you carefree, convenient checking with **NO monthly service charge** and **NO minimum balance** to worry about. Just plain and simple checking with loads of free features to help make life a little easier.

- ✓ **FREE** Online Access + Phone Access
- ✓ **FREE** Mobile Access
- ✓ **FREE** BillPayer
- ✓ **FREE** Mobile Deposit
- ✓ **NO** transaction fees

Learn about Free Plus Checking along with our other interest-bearing accounts at [mainstreetcu.org/accounts-and-services/checking](http://mainstreetcu.org/accounts-and-services/checking)

## Your first auto loan doesn't have to be difficult.

Buying your first car can be a frustrating process. Most lenders won't approve loans without proof of credit history, but in order to get a good credit score, you need to get a loan. It's the ultimate catch 22. This is what makes Mainstreet different from most lenders. While a lack of credit history is typically seen as a bad investment, Mainstreet sees it as opportunity for growth and learning. Our loan officers aren't in it to sell a car; we're in it to build strong financial futures. Many people who have never taken out a loan have the potential to be responsible borrowers. All they need is the opportunity to prove it.

Mainstreet is dedicated to assisting first time borrowers by offering great rates and educational opportunities such as what to

look for in a new car, determining the value, and refinancing options.

Getting your first auto loan should be an exciting process. It's a momentous rite of passage into full financial responsibility and we're here to make sure that it goes smoothly. If you or anyone you know is looking to buy their first car, our trusted financial advisors are here to help.



## President's Column

In early March, 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 educating freshman legislators about The Credit Union Difference and requesting higher security standards for merchants who experience data breaches. While in Washington, I joined with more than 5,300 credit union leaders on Capitol Hill to lobby for Common Sense Regulation that will cut red tape and make it easier for you to do business with us. Unfortunately, the current financial services legislation was enacted as a sweeping change in response to the 2008 market meltdown by big banks. Today we are left with a "one-size-fits-all" approach that applies to all financial institutions regardless of asset size.

During our meetings, we shared member stories that illustrate how increased regulation is hurting our members and the credit union movement. Put simply, we told legislators that financial institutions come in different sizes, and the regulations we follow should be reflective of that fact.

As always, I'd like to thank you for your membership in Mainstreet and for believing in The Credit Union Difference. I look forward to continuing these conversations with legislators on your behalf and will update you on our ongoing efforts.

John Beverlin  
President/CEO



## Save your time. Deposit online.

### You have stuff to do. Save time with Mobile Deposit!

Deposit a check simply by taking a picture of it, and the money will be deposited to your account. To get started, log into OnlineAccess and click the "Additional" tab. Then click on Mobile Deposit to enroll – and you're ready to go. No need to fit an ATM run into your busy schedule. Call us with any setup questions you may have – we're happy to help.

## SafetyNet Prospective Students: Beware of Scholarship Scams

Prospective college students often look to scholarships as a way to lessen the financial burden on parents and to avoid taking out student loans. Unfortunately, scam artists know how stressful paying for college can be and they've tailored scholarship scams to separate eager students and their families from their money.

**Know who you're dealing with.** It may be a search company that is offering to help locate scholarships for

which you may be eligible, rather than a foundation that actually awards scholarships. Most foundations don't charge a fee to apply for a scholarship; if they do, it is very small. Scholarship search companies always charge for their services.

**Beware of search services that guarantee you'll receive scholarship money.** No search service can control the decisions of scholarship sponsors.

**Get the details in writing.** A search service should be willing to give you a written explanation of exactly how it works.

**Make sure you understand the refund policy.** The company should explain upfront whether you can get your money back if you don't receive a scholarship and what you have to do to qualify for a refund. Some fraudulent search services set difficult requirements, such as obtaining letters of rejection

from each scholarship listing, to make it virtually impossible to get a refund.

**Do your own scholarship search.** A search service may provide information that is outdated or doesn't apply to you. You may be better off finding scholarships yourself. Ask your high school guidance counselor and college financial aid offices for help. Another good source of information is College Parents of America.

*Resources: For More Information about scholarship scams and other resources you can use, visit StudentAid.Ed.gov, the U.S. Department of Education's site for free information on preparing for and funding education beyond high school. Article provided by Fraud.org*

## A financial plan can help you take control of your financial future.

Completing a personal financial plan is a beneficial step toward identifying prudent investment solutions for your needs.

### Together we will:

- Identify your unique goals and the level of importance of each specific goal
- Identify financial resources that will help fund the achievement of your goals
- Determine the balance of investment risk and return that is appropriate for you

- Create your personal plan outlining the investment and insurance services needed
- Review and discuss your plan results together
- Take steps to put your plan into action

Our CFS\* Financial Professionals can assist you in creating a retirement lifestyle strategy designed to help you take control of your financial future.



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\*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 products and services available to credit union members.



# MAINSTREET IN THE COMMUNITY

## Mainstreet takes on the Capitol

This March, Mainstreet spent the week at the Governmental Affairs Conference in Washington D.C. to advocate for credit unions. Our employees joined over 5,300 credit union leaders from across the country to spread the credit union difference on Capitol Hill. We were honored to receive this unique opportunity to ensure our members' interests are considered at the highest possible level.



## 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.

## 2019 Shred Days

Bring in your old files or important documents that need to be tossed and we'll take care of the rest for you! All types of dry paper accepted. No plastic, media tapes, or corrugated cardboard, please.

All Shred Days are held from 9:00 a.m. to noon, or until trucks are full.

### 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

Mainstreet recognizes excellence in education.

## Celebrating Teachers

It's no secret that we love teachers around here. Mainstreet got its start as a teacher's credit union, so we jump at the opportunity to give our communities' educators the recognition they deserve. One of the ways we do this is by sponsoring the Olathe Public School Foundation Educator Excellence Award which recognizes teachers who excel in what they do. The teachers receive a surprise celebration, heartfelt letters from the students they have impacted, and a Mainstreet check for \$500. Take a look at some of our latest winners!



Winner Stephanie Metrokotsas of Santa Fe Trail (R) with Mainstreet Olathe Downtown branch manager Jean Montgomery (L)



Winner Lorrin Mannon of Washington Elementary (L) with Mainstreet SVP/ Chief Administrative Officer, Jean Hughes (R)



Winner Debra Bailey of Prairie Trail Middle School (center) accepts her award.



Winner, Paula DeGraffenreid, of Sunnyside Elementary accepts flowers from her students.



## Mainstreet Night at Sporting KC

Join us for a special Mainstreet night at Sporting KC on Wednesday, July 3! We'll be partying it up on the Sporting Plaza with free prizes, games, and more. Afterwards, you can stick around to catch our sponsored half time show. We'd love to see you there!

## inside

page 1 – Mainstreet Checking • Auto Loans

page 2 – Mobile Deposit • SafetyNet

page 3 – Mainstreet in the Community

## vital statistics

March 2019

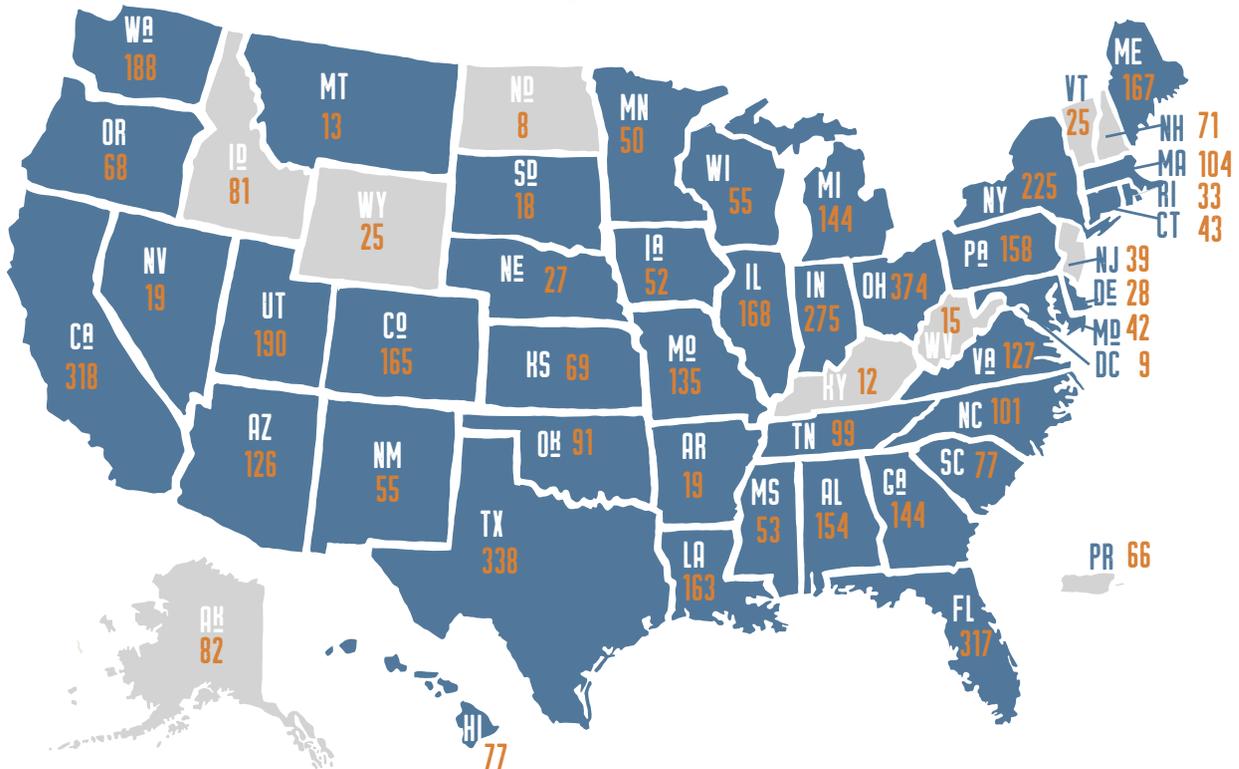
Number of Members 66,720

Assets \$453,887,010



Federally insured by NCUA

## Mainstreet goes nationwide



We started tracking this map with 15 states filled in. Over the course of a year, you've helped fill it to 41 states! You can help fill in the rest of the map. Access Shared Branching when you travel.

- States where you've used Shared Branching
- Number of Shared Branch Locations
- States left to explore