kinetic CREDIT UNION

QUARTERLY newsletter

July 2026



Refer a friend to Kinetic Credit Union and get $100!

Earn rewards while helping your friends and family experience the benefits of Kinetic.

Refer a new member and everyone wins:

- You get $100
- Your friend gets $250
- You can earn up to $500 every year

All your friend has to do is register, open a Kinetic Checking account, and make 10 debit card purchases within 60 days. Easy, rewarding, and a great way to share Energized Banking!

Refer A Friend Today!

Visit kineticCU.com/refer to learn more.

Refer-A-Friend Terms and Conditions

Holiday Closings

July 3 & 4
July 4th Holiday

September 7
Labor Day

Important Member Update

Member Touchtone Service (MTS) Discontinuation

Member Touchtone Service (MTS) will be discontinued on October 1, 2026. If you currently use this service, please begin transitioning to our other convenient options, including Online Banking and the Kinetic Mobile App. We appreciate your understanding as we continue improving your digital banking experience.

Scholarship Winners



Congratulations to our 2026 Ronald J. Mahoney Kinetic Scholarship recipients, Skylar Toombs and Lily Phillips!

Kinetic Credit Union recently awarded $5,000 in annual college scholarships to these outstanding students as they begin the next chapter of their educational journeys. The Ronald J. Mahoney Kinetic Scholarships recognize academic achievement, leadership, and community involvement.

We're proud to continue investing in the future of our community and supporting students who are making a positive impact. Please join us in congratulating Skylar and Lily on this incredible accomplishment!



uChoose Rewards is a rewards program that allows you to earn points when you use your Kinetic Checking Debit Card or Visa® Diamond Credit Card. Redeem points for gift cards, cash back, travel, entertainment and more!

Don't have a card?

Open a Kinetic Checking account or apply for a Visa® Diamond Credit Card at kineticcu.com/open-account. Then register your card at uchooserewards.com.

Federally Insured by the NCUA

uChoose Rewards is a registered trademark of Fiserv, Inc. Visa® is a registered trademark of Visa.



Lock in our best rate for a limited time — with flexible terms. Choose the term that fits your goals: 6 or 12 months. Certificates are a simple, reliable way to grow your savings—whether you're planning for a short-term goal, next year's project, college costs, or a well-earned vacation.

Open your certificate today!

Federally Insured by NCUA.

*Annual Percentage Yield is accurate as of July 1, 2026. Limited time offer. $500.00 minimum to open and earn stated APY. Additional deposits are not allowed during the term of the certificate. A penalty is imposed for early withdrawal. Fees could reduce earnings. Upon maturity, 6 month certificate will convert to a Standard 6 month certificate at the current rate. Upon maturity, 12 month certificate will convert to a Standard 12 month certificate at the current rate. Contact Kinetic for additional disclosures.

Need Guidance Planning for Retirement?

Contact Landy Thompson to schedule an appointment.

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Landyt@kineticCU.com

MEMBERS Financial Services*
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Columbus, GA 31909

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Kinetic Credit Union

greenkids

Saving for a better tomorrow

Kick Off Summer With Our *GreenKids Savings Scavenger Hunt!*

Help your child build smart money habits this summer with the Kinetic GreenKids Account.

To make saving even more fun, try our **Summer Savings Scavenger Hunt**. These kid-friendly missions teach simple money skills while adding a little sunshine to their day. Complete the missions below, then stop by any Kinetic branch to make a deposit and earn a Greenkids prize.

- **Pick a Savings Goal** — Choose something to save for and draw it.
- **Earn a Dollar** — Do a small job at home to earn $1.
- **Count Your Savings** — Check progress in your savings jar or wallet.
- **Spot a Need vs. Want** — Identify one of each on your next grocery trip.
- **Do Something Kind** — Donate, help a neighbor, or share a toy.
- **Deposit Day** — Bring your savings to Kinetic for a prize.

Learn More about our GreenKids account.

XTREME SAVERS for teens

Xtreme Savers Corner

Money Tips for Real Life

Set a Small Goal

Big goals (like a car or new tech) can feel far away. Pick something smaller you can reach in a few weeks — it makes saving way more motivating.

Track Your Spending

Before you can save more, you have to know where your money goes. A notes app, a simple list, or a free budgeting tool works great.

Save a Piece of Every Paycheck

Got a part-time job? Babysitting money? Try saving 10–20% each time you get paid. It adds up faster than you think.

Think Before You Buy

Ask yourself: Will I still want this next week? If the answer is no, skip it and keep your cash for something better.

Find the Best Deals

From student discounts to movie ticket deals, there are tons of ways to save on the fun stuff too.

Learn More about our Xtreme Savers account.
