kinetic CREDIT UNION

QUARTERLY newsletter

October 2026



SAVE BIG

when you refinance your auto loan

Limited time offer for Kinetic Members!

Refinance your current auto loan from another lender

- *Receive $100 when you bring your loan to Kinetic*
- *Make no payments for the first 60 days*
- *Rates as low as 3.99%**

Get Started

Offer only valid for new Kinetic auto loans. Members may opt to delay the first payment of their new Kinetic loan up to 60 days. All loans must be approved through normal underwriting procedures. Minimum loan amount is $10,000. Normal rate matching procedures will apply.

Holiday Closings

October 13
Columbus Day

November 11
Veteran's Day

November 26-28
Thanksgiving

December 24
Close at noon

December 25 & 26
Christmas Holiday

January 1 & 2
New Year's Holiday

Our ATMs, Telephone Banking, Mobile Banking and eBranch are available for your convenience 24/7.

Kinetic Board of Directors

The Board of Directors for Kinetic Credit Union are a group of volunteers elected by the membership. In 2027, there will be two positions open for three-year terms. The Nominating Committee of the Board has met and has nominated the following individuals:



John Sims

Mr. Sims has been a member since 1992 and served on the Board of Directors from 1997 – 2001 and 2008 to present. He has served as the Treasurer his entire time on the Board. Mr. Sims has held various other assignments, including serving on the Supervisory Committee and Chairman of ALCO. Mr. Sims has successfully worked in the health care industry his entire career, most recently as the Executive Director of Spring Harbor at Green Island where he retired in 2019.



Edgar Lester

Mr. Lester joined the Kinetic Board of Directors in 2016 after serving as the MEA Chairman of the Board since 1995. He was a teacher and librarian in the Muscogee County School District from 1967 - 1985 and worked at Columbus Technical College for 20 years, retiring in 2005. He holds a Master's in Education from the University of Georgia and a Bachelor's degree from Fort Valley State.

The Credit Union bylaws provide that an election will not be conducted by ballot when there is only one nominee for each position to be filled. In the event there are more nominees than vacancies, an election will be conducted at the Annual Meeting in February 2027.

To be eligible to serve on the Board of Directors you must be a member of Kinetic Credit Union, be 18 years of age or older, and cannot have been convicted of a crime involving dishonesty or breach of trust unless the NCUA Board has waived the prohibition for the conviction. Federal law provides that Board members are not authorized to receive compensation for their services.

Members may also be nominated by petition. For more information on petition instructions, requirements, and processes, contact Executive Vice President, J.J. Seman at (706) 320-8500. The deadline for receiving all valid petitions is November 1, 2026.

Kinetic Gives Day











Kinetic Credit Union concluded its Month of Giving campaign by donating essential items to several local organizations throughout the Chattahoochee Valley. Thanks to the generosity of Kinetic employees, their families, and friends, a wide variety of items were collected, including school supplies, non-perishable food, cubby bears, Kleenex tissues, socks and hygiene products, and more.

Fall into Rewards



Fuel your Fall fun with rewards on travel and more from uChoose Rewards. With every purchase, you're on your way to exciting perks and benefits. Just use your Kinetic Debit Card or Credit Card, and watch the rewards stack up!

Kinetic's uChoose Rewards Program offers so many options for you to redeem your points. Earn cashback on your daily purchases, collect points for your dream vacation, or enjoy exclusive discounts at your favorite stores. Through uChoose Rewards, you can book flights, hotels and more using your points. Don't miss out on your next Fall adventure!

Register for uChoose Rewards today!

Then simply use your Kinetic Checking debit card or Visa® Diamond credit card and start earning points. Redeem points for the rewards you want most - the choices are endless!

uchooserewards.com

Federally Insured by the NCUA

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

Need Guidance Planning for Retirement?

Contact Landy Thompson to schedule an appointment.

Landy Thompson
LPL Registered Representative
P: 706-571-3156
F: 706-320-8587
Landyt@kineticCU.com

MEMBERS Financial Services*
Located at Kinetic Credit Union
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Columbus, GA 31909

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Not Insured by NCUA or Any Other Government Agency	**Not Credit Union Guaranteed**	**Not Credit Union Deposits or Obligations**	**May Lose Value**

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Honoring the Area's Best Scholar-Athletes



Kinetic is proud to recognize outstanding students who succeed in balancing academic achievement as well as a commitment to athletics.

The recipient is featured during the 11 p.m. news each Tuesday and the 6 a.m. news each Wednesday on WTVM News Leader 9.

Do you know a deserving scholar-athlete?
Visit **kineticCU.com/scholar-athlete-award** to nominate them today.

Kinetic is Proud to Sponsor the Golden Apple Award

Kinetic is proud to honor special teachers in our community.
The Kinetic Golden Apple Award recipient is featured during the 6 p.m. and 11 p.m. news on Wednesdays and the 5 a.m. and 6 a.m. news on Thursdays on WRBL News 3.

Do you know a deserving teacher who should be recognized?
Visit **kineticCU.com/golden-apple-award** and nominate them today!

kinetic CREDIT UNION
Golden Apple Award

Kinetic Credit Union
greenKIDS
Saving for a better tomorrow

Fall Into Savings With Our *GreenKids Harvest Savings Challenge!*

This fall, help your child grow smart money habits with the GreenKids Savings Account.
Our Harvest Savings Challenge turns everyday autumn moments into simple, kid-friendly lessons about saving, spending, and kindness. Complete any of the activities below, then stop by a Kinetic branch to make a deposit and pick up a GreenKids prize.

Create a Fall Wish List
Have your child list (or draw) a few things they'd love this season, then choose one to save toward.

Leaf-Raking Earnings
Let them earn $1 by helping with a fall chore like gathering leaves or tidying a porch.

Count the Harvest
Check their savings jar together and talk about how close they are to their goal.

Smart Choices at the Store
On your next grocery run, point out a "need" (bread, apples) and a "want" (cider, cookies).

Share the Season
Encourage a small act of kindness—donating canned goods, helping a neighbor, or sharing a fall treat.

Branch Visit Bonus

Bring their savings to Kinetic for a deposit and a GreenKids prize.

Learn More about our GreenKids account.