This year, back-to-school season is all about getting ready for a school year that promises to be unlike any other.

Here’s our guide to helping your child prepare for the new school year in these unconventional times.

**Talk to your child about what to expect**

The more your child knows about the dynamics of the upcoming school year, the better off they’ll be. As the situation evolves, and you learn more details about the year’s schooling, speak to your child about what to expect.

**Create a back-from-school protocol to keep your home safe**

If your child will be going back to school full-time, or even partially, it’s important to establish a sanitizing ritual for them to adhere to when they walk through the front door after school each day.

“When children return from school, they should immediately sanitize their hands,” advises board-certified pediatrician Dr. Candice W. Jones. “Once at home, at the very least, they should remove clothes/shoes and place them in the laundry, or in a designated safe place for disinfecting. A shower would be great, but is not absolutely necessary.”

**Zoom in on remote schooling**

Dr. Linda Carling, an associate research scientist at Johns Hopkins University, shares these tips for helping children succeed at remote learning:

- **Encourage movement.** Squeeze in some stretching breaks throughout the school day and pencil in larger chunks of time for longer exercises.
- **Reduce distractions.** Create a distraction-free zone for your child’s learning to help boost their focus.
- **Adjust your schedule as needed.** If possible, adjust your own schedule so you can be on hand to help your child with their remote learning as necessary.
- **Provide immediate positive feedback.** Each time your child successfully follows instructions, provide immediate and positive feedback.

**Help your child prepare for face mask wearing while at school**

It’s best to start with modeling positivity. Though you may find it difficult to wear a mask yourself, you can help your child build up a positive attitude about mask-wearing by talking to them about how your mask is keeping you and others safe.

Secondly, it’s a good idea to practice mask-wearing at home. This will help your child grow accustomed to wearing a mask and help to ensure your child is wearing it correctly.

Make mask-wearing easier for the sensory child by finding the most comfortable style, whether that’s a classic ear-loop mask, a bandanna-style covering or a neck gaiter. Extenders or button headbands can also be a welcome relief for irritated ears.

Finally, make masks fun again by choosing a child-friendly pattern. You can go with these adorable bear face masks from Amazon, have your child design their own mask on Etsy; choose an extra breathable and lightweight mask from Old Navy or pick out a mask featuring your child’s favorite movie character from Disney.
We are here for you!

We’ve all changed this year. We’ve lived through historic times, and it’s nearly impossible to experience something of this magnitude without it having an impact.

There’s not much in life that is truly essential

When federal and state governments mandated that all non-essential businesses close their physical operations, many of us realized, few things in life are essential. The raging pandemic turned reality upside down. Suddenly, that weekly manicure or Friday night sports bar outing, we thought we couldn’t live without seemed frivolous and unnecessary.


UKFCU is here for you

Immediately recognizing the significant impact the pandemic would have on our members, businesses, and surrounding community, UKFCU regular operations were changed to accommodate the delivery of services. UKFCU continued operations by utilizing the drive-thru services at our branch locations, customer service virtually and remotely, as we implemented new best practices for our members and employees’ safety. Then, re-opening our branch lobbies June 29th, with limited capacity, following the state and federal CDC guidelines.

While we all continue to adjust to the “new normal,” UKFCU remains committed to providing the same level of service our members have come to expect and need as we navigate these challenges.

Our Mobile & Online platforms continue to thrive

Digital banking platforms have become essential during the pandemic. Our members and businesses alike have embraced the use of the UKFCU mobile and online banking applications by performing their banking services digitally anytime, anywhere, 24/7. Additionally, we have launched our new, Mobile and Online banking platform. One secure platform for any device. Expect an improved digital banking experience, as well as enhanced features and services!

Learn More on the next page>

We are stronger than we know

Let’s not forget what the lockdown taught us about our own resilience, strength and courage. UKFCU will continue to develop products and services that align with our members needs and will always keep everyone’s safety top priority. Members helping members achieve financial well-being.

Giving back to the Community

Thank you to all who contributed to the great success of the UKFCU Restaurant Challenge* earlier this year. None of this would be possible without the restaurants and their amazing employees. They are just some of the fantastic people helping us through these tough times. Members helping members together supporting the community!

*The challenge was designed to help local restaurants experiencing a loss of business due to the coronavirus pandemic. The credit union pledged $50,000 to spend with local restaurants, providing 5,000 meals for UKFCU employees, patrons of the Lexington Rescue Mission, employees of God’s Pantry Food Bank, local healthcare workers, Opportunities for Work and Learning (OWL), and many more essential workers in the community.
Introducing the New UKFCU Mobile & Online Banking Platform

One single-platform, any device, anytime!

We are pleased to announce our new UKFCU single-platform Mobile and Online digital banking application has successfully launched! Our unique digital banking experience offers one-integrated platform for streamlined account access and enhanced services. It is essential to keep up-to-date with the latest technology, as David Kennedy, CEO/President, states, “By strategically investing in new technology, we continue to provide our members with an intuitive and seamless financial experience.” The new mobile and online banking single-secure platform is part of UKFCU’s continued commitment to support our members and provide them with the tools and technology they need to achieve financial stability.

Members will continue to enjoy the traditional features. Like accessing your account anytime, checking balances, viewing transaction history, transfer funds, mobile check deposit, pay loans and much more!

With the new digital banking platform, members now have access to the following additional enhanced product and service features.

These new features include:

- **Personal Finance Manager** – an interactive tool to manage finances that enables members to track their spending, budget, debts, net worth, and more between their UKFCU accounts and loans and accounts at other financial institutions.
- **BluePay** – peer-to-peer (P2P) payment method, that will allow members the ability to transfer funds to people they know using their debit card.
- **Pay By Card** – allows members to pay bills from popular billers using their UKFCU debit or credit card.
- **CardSwap** – members can switch their preferred payment method with many popular merchants, such as Amazon, Netflix & Hulu, to their UKFCU debit or credit card.
- **Card Controls** – members will now have access to report their card as lost/stolen, reorder a new card, set travel notifications, create transaction alerts, enable or disable certain types of transactions, and set spending limits.
- **Skip-a-Pay** – skip a loan payment functionality now available on mobile and online banking.

To learn more about the new Mobile and Online banking platform, and the enrollment process, visit our website at ukfcu.org, or call 859.264.4200.

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**Happenings - out and about...**

**UK Dental School Financial Education and Resource Fair**
As part of our continued partnership with UK, we attended the College of Dentistry’s Resource Fair and even provided a financial education seminar for incoming dental students. This is one of the few in person, social distanced events happening at UK.

**YMCA Back to School Rally**
Each year, the YMCA of Central Kentucky, in partnership with Fayette County Public Schools, sponsors and community partners, hosts the annual neighborhood Back to School Rallies. UKFCU was a sponsor of the event and team members were on-site the day of to help out. This year’s event was held on Saturday, Aug. 15, 2020.

**OWL Golf Scramble**
One of our Preferred Partner’s, Opportunity for Work & Learning (OWL) held their biggest fundraiser of the year for the OWL Foundation. UKFCU was a sponsor of the event and team members were on-site the day of to help out.

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*RATE AND DATA CHARGES MAY APPLY. SEE CARRIER FOR DETAILS.
**Our Android App may not be available at the time of print due to the Google Play Store review process. Visit ukfcu.org for more details.
BRANCHES and HOURS

Hamburg Branch
2557 Sir Barton Way 40509
Monday-Friday 9:00 am - 6:00 pm
Saturday 9:00 am - 1:00 pm

Export Branch
1080 Export Street 40504
Monday-Friday 9:00 am - 6:00 pm
Saturday 9:00 am - 1:00 pm

Reynolds Road Branch
370 Meijer Way 40503
Monday-Friday 9:00 am - 6:00 pm
Saturday 9:00 am - 1:00 pm

Student Center Branch
160 Avenue of Champions 40506
Suite A-210
Across from UK Bookstore
Monday-Friday 8:00 am - 6:00 pm

Beaumont Centre Branch
940 Midnight Pass 40513
Monday-Friday 9:00 am - 6:00 pm
Saturday 9:00 am - 1:00 pm

Tates Creek Branch
689 Wilson Downing Road 40517
Monday-Friday 9:00 am - 6:00 pm
Saturday 9:00 am - 1:00 pm

Useful Numbers

Call Center-24 Hour
859.264.4200
Fax
859.264.4202
Lost/Stolen Debit
800.234.8528
Lost/Stolen Credit
800.654.7728

Financing a Home Renovation with a Home Equity Loan

As a member of the UKFCU, you have several options for funding a home renovation. You can open a HELOC, or a Home Equity Line Of Credit, which is an open credit line that’s secured by your home’s value for up to 10 years. You can also fund your renovations with an unsecured loan or use your credit cards. One of the best ways to fund a home renovation, is by a Home Equity Loan. Let’s take a closer look at this popular loan option.

What is a home equity loan?
A home equity loan is a loan secured by a home’s value. When homeowners open a Home Equity loan, they will receive a fixed amount of cash in one lump sum. Home equity loans have a fixed interest rate, a fixed term and a fixed monthly payment.

What are the advantages of a home equity loan?
The primary benefit a Home Equity loan has over other loans is it’s fixed interest rate. This means the loan will not be subject to increasing interest rates and borrowers know exactly how much their monthly payment will be for the entire life of the loan.

Another benefit of the Home Equity loan is its repayment plan. Borrowers will be making payments toward the loan’s interest and principal throughout its life. At the end of the loan term, the entire amount will be paid up.

Are there any disadvantages to taking out a home equity loan?
While a home equity loan offers the funds needed to cover a home improvement project with an affordable repayment plan, it’s important to know about every aspect of a Home Equity loan before applying. For example, if a UKFCU fixed Home Equity loan is paid in full less than three years, the closing costs must be paid back to UKFCU. Also, when taking out a home equity loan, borrowers will receive their funds all at once. This makes a Home Equity loan an excellent option for homeowners who know exactly what kind of work they will do on their homes. However, if they only have a vague idea about the renovations they want to do and how much they’ll cost, they may borrow an insufficient amount. In this case, you may be better off selecting a Home Equity Line of Credit, (HELOC) where you can take the money out to fund your project as you need it. We have options. Please speak to one of our representatives to discuss your needs.

Finally, borrowers will need to make a minimum monthly payment on their loan throughout its life. A representative can help you determine your eligibility and how much you can afford.

Call, click, or stop by UKFCU to learn more about home equity loans and to start applying for your loan today.