

CALL FOR NOMINATIONS

The Nominating Committee of Azura Credit Union is accepting applications for the Board of Directors and Supervisory Committee. Your credit union is democratically governed by a group of volunteer members/owners elected or appointed into office annually. Several Board of Directors and Supervisory Committee positions have terms expiring in 2023. The incumbents are eligible to seek re-election.

Interested in becoming an Azura Volunteer Official? Learn more at AzuraCU.com/AnnualMeeting or by submitting an interest for nomination by emailing nominations@azuracu.com or by calling 785-228-5399 by January 31, 2023.

01.31.2023 DEADLINE

785.228.5399
nominations@azuracu.com

Build a legacy to last.

With a little planning, your legacy can go a long way. We can help make your money work for you and for those you care for - today and well into tomorrow.

Have you met Cody?

Give him a call at 785.295.9255



Cody Fredrickson, RICP
LPL Financial Advisor
Azura Wealth Management
Located at:
Azura Credit Union
610 SW 10th Avenue
Topeka, KS 66612

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Azura Credit Union and Azura Wealth Management are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Azura Wealth Management and may also be employees of Azura Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Azura Credit Union and Azura Wealth Management. Securities and insurance offered through LPL or its affiliates are:

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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“It has already been a wonderful experience serving as the newest member on the Azura Supervisory Committee. I decided to volunteer because our family has always received friendly service from the Azura staff. Now, after getting to know their dedicated leadership team, it is obvious why the Azura Credit Union is rapidly growing and has been selected by Forbes as the “2022 Kansas Best-in-State Credit Union”!

- Brad Dietz,
Supervisory Committee

Skip-A-Pay is Now All Year!

Skip-A-Pay is now quicker, easier, all online, and year round through our Online Banking and Mobile Banking. Log into your Online Banking or Mobile app to see if you have a loan that qualifies to Skip-A-Pay.

When you have a loan that is eligible to be skipped it will be designated in your online banking. You will select the loan, follow the steps and confirm the request. With these solutions, Azura Credit Union’s Skip-A-Pay program has been upgraded to give our members more flexibility choosing when they want to skip their loan payments, meaning the Skip-A-Pay season never ends and is available to you 24/7/365!

For more details on guidelines and eligibility, visit www.AzuraCU.com/Skip-A-Pay.



BEST-IN-STATE CREDIT UNION

Azura Credit Union has been named by Forbes as the Best-In-State Credit Union in 2022 for the state of Kansas. This prestigious award is presented by Forbes and Statista Inc., the world-leading statistics portal and industry ranking provider.

Forbes and Statista identified Best-In-State Credit Unions based on an independent survey of approximately 26,000 US consumers. Participants were asked to rate credit unions at which they have or previously have had checking accounts. Credit Unions were rated based on the following areas: Trust, Terms & Conditions, Branch Services, Digital Services, Customer Service, and Financial Advice.

Based on the results of the study, Azura Credit Union is ecstatic to be recognized by Forbes as the Best-In-State Credit Union for Kansas 2022!

Thank you for your support! We are truly lucky to have the best members, best volunteers, and the best employees. Learn more about this award at www.AzuraCU.com/Forbes.



Scholarship Opportunity!

Scholarship season has arrived at Azura! This year, Azura is awarding two \$1,000 scholarships: The Above and Beyond Scholarship and The Educators of Tomorrow Scholarship. Eligible applicants are encouraged to apply who meet the following requirements:

- Azura Credit Union member or has an immediate family member with an Azura account.
- Membership prior to December 2022.
- A high school senior graduating in 2023, or a current or future university or college student, or a current or future vocational/technical student
- Seeking a degree in the educational field (only required for the Educators of Tomorrow scholarship)

The deadline for applications this year is April 1, 2023.

For full details and our application portal, visit www.AzuraCU.com/scholarship.

On average, our members **earn \$175** through the Beyond Checking **3.04%* APY bonus!+**

READY TO BE ONE OF THEM?
\$25 minimum to open your account.

Learn more at www.AzuraCU.com/Beyond
Federally Insured by NCUA

* APY = Annual Percentage Yield. Rate may change after the account is opened. Fees could reduce earnings.
+Average monthly dividend was \$14.74 for Beyond Checking accounts that qualified during the month of September 2022. \$175 projected earnings is based off of the average dividend paid in September, for the next 12 months.

January 2023

Upcoming Important Dates:

All Branches Closed for Federal Holidays

January 16 -
Martin Luther King, Jr. Day

February 20 -
Presidents Day

Save the Dates:

January 1 -
Scholarship Applications Open

January 31 -
Volunteer Official Nomination Deadline

April 1 -
Scholarship Deadline

April 18 -
Annual Meeting

Meet the Home Loans Team



Azura Credit Union's NMLS Institution ID #405418

Whether you are looking to purchase a new home, start a remodeling project, interested in accessing the equity in your home, looking to purchase land, or to start construction on your dream home, Azura Home Loans is ready to help you. Our dedicated team of professionals are here to provide you with an Above & Beyond experience. This past year our Azura Home Loan Team helped over 500 members with their home loan needs. Homes were purchased, refinanced, home upgrades were completed and several members used the equity in their home for dream vacations. Thank you to everyone for making 2022 an amazing year for our Azura Home Loan Team!

Azura Home Loan Lenders



HAVEN BYRNE
Home Loans Manager
NMLS #684632



CRYSTAL RIPPE
Home Loans Consultant
NMLS #1740485



MELISSA HUNTER
Home Loans Consultant
NMLS #1771441

Haven Byrne is our Azura Home Loan team leader with 20 years of experience of helping members with their home loan needs. In addition to Haven, Crystal and Melissa are our lenders who will help consult and navigate you through your home loan options and needs. Helping members find the right solution for their needs to achieve their home loan dreams and goals is what drives this team to success.

Azura Home Loan Support Team



CHELSEA BRYANT
Home Loans Support Specialist
NMLS #2134965



JODI SCOTT
Home Loans Processor
NMLS #1380021



ALEXIS BANKS
Home Loans Processor
NMLS #2063083

Our Azura Home Loan Support team is there with you every step of the way. Answering questions, following up on inspections and verifications. This team makes sure all of the I's are dotted and T's are crossed to help meet your closing date.



You can learn more about our home loan products, resources, and options at [AzuraCU.com/HomeLoans](https://www.azuracreditunion.com/HomeLoans).

AEF's 2022 Grant Recipients

The Azura Employee Foundation (AEF) is an employee led foundation, funded by employees, that reviews and approves grant requests twice a year. **AEF was thrilled to provide \$18,000 in grants to eight outstanding organizations in 2022!**

Projects from receiving organizations this year included wellness recovery programs, access to healthy food options for families and kids, and supporting programming in Topeka schools.

Join us in congratulating our 2022 AEF Grant recipients:

- Communities in Schools
- Family Service & Guidance Center
- KidsTLC
- Living the Dream
- PARS - Prevention and Resiliency Services
- Project Topeka Community Food Drive
- Ronald McDonald House
- Valeo Behavioral Health Care



Equip Yourself Against Scammers

You have likely read articles about scam victims and the devastating effects they can have on hard-working people. To add to it, it's tax season, and for scammers it means millions of taxpayers they can potentially dupe out of refunds or scare into making irrational moves. Being aware and informed of common scammer techniques can help prevent you from becoming a victim!

Scammers commonly target victims through fake emails, text messages, social media accounts, phone calls, and spoofed caller ID's. Fortunately, there are steps you can take to limit your vulnerability to tax return scams. Here's how to keep your money and your information safe this tax season:

- ✓ **File early.** This gives scammers less time to use stolen information.
- ✓ **E-file with care.** Only use a secure computer to file an electronic tax return, not a public Wi-Fi.
- ✓ **Keep your tax returns in a secure location.** Remove your returns from your computer after you've filed, and store hard copies of all tax forms in a safe place.
- ✓ **Never download links or attachments from unverified sources.** These may contain malware, which can infect your computer and deliver your information right to the scammer.
- ✓ **Never share personal information** with an unknown contact over the phone or online. Personal information should always be kept personal.






You can verify any IRS correspondence by calling 1-800-829-1040. Emails allegedly sent by the IRS are scams, as the IRS does not reach out to taxpayers via email.

Remember, Azura Credit Union will never text, email, or call you requesting information from you such as card numbers or online banking credentials. Never provide your personal account, card, or online banking information to anyone.

Stay alert this tax season, and stay safe! Interested in a TurboTax or HR Block discount? Visit [AzuraCU.com/LoveMyCU](https://www.azuracreditunion.com/LoveMyCU) to visit the Love My Credit Union website and claim your offer today.



SCAMMER RED FLAGS

 <p>You are contacted unexpectedly with a request for your personal information, your banking information, or for money. This can also include:</p> <ul style="list-style-type: none"> • Account verification or access code • Account number • Answers to multi-factor authentication (MFA) questions or personal information that could be used to verify your identity • Card information or your PIN number 	 <p>Scammers may pose as an employee from a familiar organization or claim to be or know someone known to you.</p> <p>Do not act unless you have verified the person who has contacted you and the story or request is legitimate.</p>	 <p>You are offered a product or service or told you have won a 'prize' that sounds too good to be true.</p> <ul style="list-style-type: none"> • You have to pay to get your prize. • They say paying increases your odds of winning. • You have to give your financial information. 	 <p>You unexpectedly receive money into your account, payment app or a check in the mail, especially with instructions to send some of the money 'back' or to another person or business. If someone "accidentally" sends you money:</p> <ul style="list-style-type: none"> • Do not follow return payment instructions from a stranger. • Ask the sender to cancel the transaction. • If the sender refuses to do so, contact us, explain the situation, and ask us to reverse the transaction. 	 <p>You are asked to pay or send money in an unusual way (i.e. gift cards or wire transfers) due to fraudulent activity on your account.</p> <p>Azura will never ask you to transfer money to anyone and will never ask you to transfer money because we detected fraud on your account.</p> <p>If you believe you have fallen victim to a scam or have shared your personal, card, or account information, please contact Azura at 1-800-432-2470.</p>
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