

# BLUEPRINTS

THE ANNUAL PUBLICATION BY AZURA CREDIT UNION

JANUARY 2026



## MILLION DOLLAR MILESTONE

### COMMUNITY IMPACT CARD PROGRAM CELEBRATES 15 YEARS OF GIVING

This winter, when Azura delivers annual checks to our Community Impact partners, the collective amounts will total and surpass a major milestone in the program's history — the one million dollar donation mark.

"This accomplishment speaks to the power of community," said Katie Beach, Community Relationship Manager. "It shows how a little can go a long way."

Each time Azura members make a purchase using a Community Impact Visa® Debit Card, the credit union donates five cents to the participating charity of choice.

Established in 2010, the program began with one unique card, a benefit for TARC. Since then, it has grown to nine card designs and beneficiaries.

Continued on page 3.

## CALL FOR NOMINATIONS

Are you interested in serving as a volunteer official for your credit union? As a member-owned cooperative, Azura is governed by volunteer members elected or appointed to serve each year. The Nominating Committee is now accepting applications for the Board of Directors and Supervisory Committee. The deadline for applications is January 25, 2026.

Learn more at [AzuraCU.com/annual-meeting](https://AzuraCU.com/annual-meeting) or contact us at [Nominations@AzuraCU.com](mailto:Nominations@AzuraCU.com) or 785-228-5399.



### HOLIDAY CLOSINGS

MONDAY  
**January 20**  
Martin Luther King, Jr. Day

MONDAY  
**February 17**  
Presidents Day

### SAVE THE DATE

WEDNESDAY  
**January 1**  
Scholarship Applications Open

FRIDAY  
**January 25**  
Volunteer Official Nomination Deadline

TUESDAY  
**April 1**  
Scholarship Deadline

TUESDAY  
**April 21**  
Annual Meeting

800-432-2470

**AZURACU.COM**





## GRANT RECIPIENTS

Our Azura Employee Foundation (AEF) is an employee funded and driven foundation that reviews and fulfills grant requests twice each year. In 2025, the foundation is honored to have provided over \$31,500 in support; and since it was founded, AEF has donated over \$135,000 to local organizations.

This year's grant recipients include: Happy Bottoms, Jayhawk Area Agency of Aging, Sleep in Heavenly Peace, Team Blake, Boys & Girls Club of Greater Kansas City-Olathe, Community Action, YMCA Northeast Kansas and Inclusion Connections.

For more information about the foundation, visit [AzuraCU.com/AEF](http://AzuraCU.com/AEF).

## System Upgrade Successfully Completed


Azura is pleased to share that our recent system upgrade was a success. After 40+ years of operating on the same operating system, we have migrated all data over to a new and improved one that will continue to support the growing financial needs of our members.



**Greg Winkler**  
President & CEO

This was an enormous undertaking for our staff, and our goal was to make the transition as seamless as possible for members. Some members did have to re-register for online banking, and we are grateful for the patience and understanding of those who were impacted. Overall, the project went so smoothly that — though we planned to be closed on Monday, November 3 — we were able to open at 1 p.m. and resume service as usual.

We remain committed to providing secure, reliable banking experiences for all of our members. Your trust and confidence is the reason that we have been in service for over 85 years. On behalf of Azura's board and staff, thank you!



**Save Big On Tax Prep**

As a credit union member, you can save big on tax prep with exclusive member discounts. Plus, enter for a chance to win \$10,000 from Love My Credit Union Rewards. Learn more and lock-in your member discount at [AzuraCU.com/love-my-credit-union-rewards](http://AzuraCU.com/love-my-credit-union-rewards)

**\$10,000**  
New Year Giveaway  
Monthly prizes and \$10,000 grand prize

Love My Credit Union® rewards

## Explore Your Options with a Lending Consultation

Our Consumer Lending Consultants are a team of local professionals dedicated to helping you save money. Through new loans, refinances or debt consolidation, they can often find ways to improve our members' financial situations.

Above and Beyond Banking is more than our slogan, it's what we aim to do every day. Let us see if we can lower interest rates, reduce payments, or offer more flexible terms for a quicker payoff.

Contact the team at 785-233-5556 or [ConsumerLendingConsultants@AzuraCU.com](mailto:ConsumerLendingConsultants@AzuraCU.com).

### NEW & USED AUTO LOANS

### VISA CREDIT CARDS

### PERSONAL LOANS

### DEBT CONSOLIDATION

### REFINANCING

All loans subject to credit approval.



# MILLION DOLLAR MILESTONE

In 2026, the program will welcome additional partners plus new and refreshed card designs. Over 11,000 Azura members are Community Impact cardholders and nearly 140 new cards are added each month.

"Our members have proven through their participation that they are passionate about supporting these organizations," Beach said. "With that in mind, we decided to expand and allow more nonprofits to benefit."

COF Training Services, Inc. (COF) is our newest Community Impact partner. For over 55 years, COF has provided programs, services and workforce opportunities for people who are intellectually or developmentally disabled. With a mission to facilitate individual choice and promote independence, COF serves over 300



A rendering of the COF card. The actual design will be in collaboration with the organization.

individuals in Coffey, Osage and Franklin counties. The COF card will launch in 2026.



**Katie Beach**  
Community  
Relationship  
Manager

"This new partnership with Azura marks an exciting step forward, as we work together to build a more inclusive community," said Joy Beatty, Community Relations Manager, COF.

"This is just the beginning of many more exciting Community Impact announcements," Beach said. "As we celebrate 15 years of giving, we hope even more of our members, and nonmembers, will choose to participate and use Community Impact cards."

For more information and a full list of current partner-beneficiaries, visit [AzuraCU.com/Community-Impact](https://AzuraCU.com/Community-Impact).

\*Qualifications may apply. Minimum \$25 initial deposit to open any Azura checking account. There is no fee to replace a standard debit card with a Community Impact Card. One free replacement card per year.

## Azura to Renovate Two Topeka Offices

In 2026, Azura will begin renovation projects at two Topeka branches: 3623 SE 29th Street (Croco) and 2808 SW Arrowhead Road. Plans for both offices include a modern, open lobby concept — similar to our newer Wanamaker, Olathe, Mission and Ottawa offices. As these are two of our largest buildings, there was opportunity to rethink how we use the spaces for member services and operations.

Work at the Croco office will begin in Spring or early Summer. The Arrowhead office — which underwent an exterior "refresh" last year with ITM drive-thru lanes, a new roof and paint — will begin interior work in Fall or Winter. Our intent is for both branches to remain open and functional throughout construction.

As we have with previous renovations, local HTK Architects has been selected as the architect. Stay tuned for project updates on our website and in our monthly eNewsletters.



## Beyond Checking EARNs 4.07%

ANNUAL PERCENTAGE YIELD



**Acts like a  
checking account.**

**Earns like a  
savings account.**

**Beyond Checking  
earns a Bonus Rate  
of 4.07% APY\*  
on balances up to  
\$15,000 plus  
ATM fee refunds!\***

**Open an account today!**

\*Annual Percentage Yield. Rate accurate as of 01.01.2026. Rate may change after the account is opened at any time without prior notice. Fees could reduce earnings. Minimum opening deposit \$25. Monthly account qualifiers must be met to receive bonus rate. +If you do not meet the monthly qualifications, you will be charged a \$5 service fee as stated in the Fee Schedule and you will not qualify for ATM surcharge refunds. The monthly qualification cycle is defined as the calendar month.

# 2026 SCHOLARSHIPS

## \$6,000 TO BE AWARDED

Each year, we are proud to award two \$3,000 scholarships in recognition of local students who exhibit outstanding performance and potential. Above and Beyond and the Educators of Tomorrow scholarship applications, including either a video or written essay, are accepted January 1 through April 1, 2026.

Eligible applicants must meet the following requirements:

- Must be an Azura member or have immediate family with an Azura account.
- Must have established membership prior to December 2025.
- Must be a high school senior graduating in 2026, or over 18 and a new or returning student to either a university, college, technical or vocational school. Must be seeking a degree in the educational field (for the Educators of Tomorrow Scholarship only).

Find full details at [AzuraCU.com/scholarships](https://AzuraCU.com/scholarships).



2025 WINNER  
**Braxton McDaniel**  
Above & Beyond  
Scholarship



2025 WINNER  
**Clara Johnston**  
Educators of Tomorrow  
Scholarship



## CREDIT UNIONS UNITE FOR FRAUD AWARENESS CAMPAIGN

In November, the Kansas Credit Union Association (KCUA) alongside local credit unions launched a statewide "Fight the Fraud" campaign.

Fraud is a growing problem in Kansas, especially for seniors, families, and small businesses. That's why cooperative credit unions, like Azura, have joined forces to raise awareness, share prevention tools, and help protect our communities. KCUA has created a website for consumers, [FightTheFraudKS.com](https://FightTheFraudKS.com), to find resources to help them identify, react and combat common scams.

"One of the simplest tools we have is the 'power of pause,'" said Jennifer Keim, Chief Compliance Officer - Azura Credit Union. "Most scams fall apart the moment a person slows down and checks in with someone they trust. Some of the most vulnerable victims of scams are individuals who may not have a trusted person readily available to advise. This is where credit unions can step in and be that resource."

Last year alone, Americans lost over \$10 billion to fraud and 2.6 million Americans reported fraud.

"Scammers aren't targeting reckless people — they're targeting everyone. Protecting Kansans from fraud is not a Republican issue or a Democratic issue — it's simply the right thing to do," said Senator Brenda Dietrich. "Credit unions are local — you can walk in, talk to a real person, and ask questions. When Kansans look out for one another, scams don't stand a chance."

To learn more about how Kansas credit unions are working together to Fight the Fraud, find resources and information, and share your story, visit [FightTheFraudKS.com](https://FightTheFraudKS.com).

### A PARTNER FOR TOMORROW TODAY

**CODY FREDRICKSON, RIPC**  
**LPL Financial Advisor**

785-295-9255  
[Cody.Fredrickson@LPL.com](mailto:Cody.Fredrickson@LPL.com)

Located at Azura Credit Union  
1080 SW Wanamaker Road  
Topeka, Kansas 66604

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 or 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

**Pause Before You Act**

Scammers create urgency — slow the moment down.

**Verify the Source**

Call the company or person using a trusted phone number, not the one that contacted you.

**Never Click Strange Links**

Most text-based scams start with a suspicious link.