

# Audubon Federal Credit Union

1429 Breckenridge Street  
Owensboro, Kentucky 42303

July 2020

# Audubon Angle

A quarterly publication for the members of Audubon Federal Credit Union.

## Coming Soon!

### Internet Banking With A New Look And New Options!

Watch for updates via our Facebook page, our website, or a text message from 51660 which is Audubon FCU.

## 64th Annual Meeting Update

Due to the challenges of Covid-19 in 2020, Audubon was the first credit union in Kentucky to hold our meeting virtually, on April 28th.

Don Stroud began the meeting and gave the Board of Directors Report.

Elizabeth Belcher and Don Stroud, the Board incumbents, went unchallenged and will serve another three-year term.

### The Audubon FCU 2020 Board of Directors are as follows:

Chairman of the Board: Don Stroud  
Vice Chairman: Eddy McFarland  
Secretary: Edward C. Ricke, Jr.  
Treasurer: Tim Goff  
Member: Elizabeth Belcher  
Member: Paul Mattingly  
Member: David Hawes

Our scholarship recipients were also announced at the meeting:  
**Lambert Cecil Scholarship recipient - Mason Potts** and **Charles Maglinger Scholarship recipient - Madison Baker.**

Audubon FCU's annual reports can be found under "News and Updates" on our website.

## Audubon FCU Has Teamed With Skillman's Auto Sales!

# Skillman's Auto Sales

✓ \$500 Off Your Auto\*

✓ No Payments  
For 90 Days\*

Take a copy of our JULY 2020 Newsletter to see Andy or Jon at 2820 New Hartford Road and you'll receive \$500 off the vehicle of your choice! How great is that! Plus, the deal gets even sweeter when you finance that new ride through Audubon Federal Credit Union - you won't be making that first payment for 90 days!

\* \$500 off auto loan available for a limited time and good one per AFCU member. No payment for 90 days applies for auto loans financed through AFCU only. Must meet credit requirements. See Credit Union for complete details. Restrictions apply.

## Summer Is Here! Want To Win Some Cash?

### We Have Two Ways To Win!

1. If you are receiving text from 51660, which is Audubon FCU. You are entered already for a \$50 drawing on the 24th of each month!
2. If you are not receiving texts from us, sign up now by texting Audubon to 51660. Don't worry - we keep our messages to a minimum. So, don't be afraid to sign up. You always have the option to stop receiving messages if you change your mind in the future.
3. Check out our Facebook page! July thru September we will have a special request for photos each month. Members who submit photos will be entered into a \$50 drawing. Note there is a limit of seven photos per member each month! AND YES, if your child has a Youth Account with us, they are allowed to submit photos as well!

## We Are Here For You!

As we continue to deal with the impact of COVID-19, it's important to remember we're all in this together. Because we're your trusted financial partner, we are here for you and your family.

### Talk With Us About Financial Hardship Relief Options

If you're facing a financial hardship, please call Jessica or Teresa to discuss options that may be available to you, which may include:

- Skip-a-Pay, available for most auto and personal loans
- Deferred payments
- Loan term extensions to lower monthly payments
- Mortgage assistance
- Initial Prepaid VISA Card fee removed

### Get Flexible Cash Flow with a Personal Loan

- You'll receive a quick decision and receive loan funds in your account, if approved.
- You may be approved to borrow a \$1,000 with no interest.\*

*We're here for you.*

\*Hardship relief only, ask for details.

# Congratulations To Our CEO Beverly Knott

## A Note From The Board Of Directors

The Board of Directors will sorely miss working with Beverly Knott upon her retirement in October.

Prior to being named President/CEO at Audubon Federal, Beverly served the credit union industry in a variety of roles - hired as a teller in 1978, she quickly gained a thorough knowledge of operating a credit union to a branch manager with Green River Area Credit Union to CEO of Modern Employees Federal Credit Union.

She has not only been an impressive leader at Audubon FCU, she played a major role in revitalizing the area's Credit Union Chapter (Midcentral CU Chapter). She first served as Secretary, First Vice President, Chapter Director and President of the Chapter.

As if this was not enough, she also served at the state level as League Board Chapter Director, and as one of the Kentucky Credit Union League Directors. She has served on to numerous committees to list. In 2014 she was awarded the Frank Moore Outstanding professional Award, an honour bestowed on her by her Kentucky Credit Union Colleagues.

Congratulations on your accomplishments and best wishes for your retirement, Beverly!

Don Stroud  
Chairman of the Board

Join us Thursday, September 24th at Legion Park from 11:00am to 2:00pm in thanking Beverly Knott for her dedication and leadership to Audubon Federal Credit Union.

## A Note From The CEO/President

On June 29th, 1998, I joined the Audubon Federal Credit Union team. But even prior to that I was working in the financial industry, including five years in banking and approximately 20 years in the credit union industry. My journey here at Audubon FCU has been filled with many blessings. But it's time to start a new chapter of my life, and in October I will be retiring from my credit union career. I will take with me many wonderful memories made through the members, employees, and board members. It is with sincere gratitude that I want to express to all of you, the trust you placed in me to care for your financial well-being. Rather than a CEO, I hope you will remember me as a true friend and colleague of the Credit Union Family.

God Bless!

Beverly Knott



## Looking Ahead...

Jessica Higdon will be training with Beverly and officially take over the position of CEO of Audubon FCU on October 5, 2020.

Dear Members of AFCU,

I am humbled, honoured, and excited to have been selected as your new President/CEO. Having been an employee/member of AFCU for 13 years - working with Members and staff feels like working with family.

Thanks to our current CEO, Beverly Knott, Audubon Federal is financially sound, and examiners continue to give us high marks for financial strength and stability. The security of your personal information and transactions have and will remain a top priority.

I, and your Audubon Team will continue to strive in making you proud to be a Member of Audubon Federal Credit Union.

Sincerely,

Jessica Higdon

## Reg CC Changes Effective July 1, 2020

- Next Day Availability is increasing from \$200 to \$225.
- Large Deposit, New Account, and Repeated Overdraft limits are increasing from aggregated amounts over \$5,000 to \$5,525
- Special Rules for cash withdrawals is increasing from \$400 to \$450.

## Closings Dates and More

- Closed Labor Day - Monday, Sept. 7
- Membership Appreciation Day  
Thursday Sept. 24 - Closed from 11:00am to 2:00pm
- CEO Beverly Knott's Retirement Day  
Friday Oct. 2
- Understanding Student Loan Options GreenPath Webinar  
Wednesday, July 22

## Audubon FEDERAL CREDIT UNION

www.audubonfcu.net  
(270) 685-3487  
(270) 685-5158 FAX

### Hours

Monday - Thursday  
Drive Thru 8:30am - 4:30pm  
Lobby 9:00am - 4:30pm  
Friday  
Drive Thru 8:30am - 5:30pm  
Lobby 9:00am - 5:30pm

