



Fall 2017

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Uh, what's Kasasa?

Introducing free KASASA® checking! What's Kasasa? It's like catching the winning pass each month! Free Kasasa checking throws more money your way, just for performing banking basics you're probably already doing.

Choose from two accounts, Kasasa Cash or Kasasa Cash Back. **Kasasa Cash*** offers a high dividend. **Kasasa Cash Back***

offers cash rewards based on a percentage of your debit card purchases. Both accounts are FREE....no monthly fees, ever! And both accounts offer a refund of nationwide ATM withdrawal fees. Simply meet the qualifications during the monthly qualification cycle.

Open a **Kasasa Saver*** to help you automatically save! Dividends, rewards and ATM refunds will be automatically transferred from your Kasasa checking account to your Kasasa Saver. Kasasa Saver also earns a higher dividend.

And, remain guarded without ever feeling "on guard" with Kasasa Protect, around the clock protection against fraud and ID theft. **Kasasa Protect** offers 24/7 credit monitoring, monthly credit score tracking, lost wallet protection, identity restoration and more. Reduced rate for members with a Kasasa checking product.

Visit www.mygofcu.org, or contact member services at 214-742-6551 for complete details.

*Account approval, conditions, qualifications, limits, time frames, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account. There are no recurring monthly maintenance charges or fees to open this account.

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Ask for free **KASASA®** checking



Did you know, what goes on the Internet stays on the Internet? Anything you say in an email, or on social media sites like Facebook and Twitter, takes on a life of its own. There's no way to erase that stuff!

What does it matter you ask? Because it can affect you when you are ready to enter the workforce. When you apply for a job, your potential employer can go online and see what you have to say for yourself. One college graduate was all set to accept a job offer. Then his almost employer checked his Facebook page and discovered his favorite pastime was not in keeping with the image the business wanted to portray. The job offer was withdrawn and he continued to have difficulty finding employment.

So be cool and think before you post. It could influence your future.



Keep Your Checking Account In Check!

Balancing your checking account may not be the highlight of your month, but it certainly is important. Failing to manage your checking account could result in NSF checks, which will not only cost you money in fees from the credit union, but could result in a fee from the business payee as well. In addition, writing an excessive number of NSF checks, or overdrawing funds, could cause your checking account to be closed, can be reported to the credit bureau, will make it difficult to open future checking accounts, and you could be charged a higher interest rate when you apply for a loan. So don't take any chances! Establish good checking habits now.

Follow these simple steps to keep your checking account in check:

- **Keep good records.** Record every written check, deposit, funds transfer and debit transaction. Use a handwritten record or a computer software program such as Quicken.
- **Open your mail or review your eStatement.** Don't wait to open your credit union monthly statement, or eStatement email notification. Make sure your records match what the credit union shows. It is very important to report any mistakes as soon as possible.
- **Scan first.** If you are pressed for time, take a few seconds to scan over your statement. Look for any unusual fees or transactions and keep in mind the time frame the statement covers.
- **Call GO FCU immediately if you find a problem with your credit union statement.** Promptly reporting discrepancies shows you are staying on top of your finances. Plus, it's much easier to track a problem when it occurs, than trying to remember details from three months ago.
- **Keep tabs on your account between statements.** Reviewing your account periodically between statements, online or by phone (Touch & GO), helps you monitor your finances and avoid overdrafts.

INVESTMENT CORNER

The life you enjoy today – and the experiences you desire tomorrow – depend on the financial course you are currently following. While you have built savings and invested your money, the accumulation phase is only one aspect that needs to point you toward the right financial destination: Financial Freedom.

GO Federal Credit Union is excited to partner with **4Points Planning** to help you reach your financial goals. 4Points advisor, Scott McKay, helps GOFCU members identify how they define financial success and a meaningful retirement, and determine the specific direction that works towards their vision. Scott's goal is to be your guide, and to be by your side helping you pursue the destination you desire.

The name, 4Points, reflects the four facets of your financial life:

- Point 1: Retirement Planning – planning and strategic oversight throughout retirement
- Point 2: Protection Strategies – look out for your family's well being in the event of an untimely death or loss of income
- Point 3: Investment Management – goals based and tax aware strategies for your investment portfolio
- Point 4: Legacy Planning – protect your estate and pass inheritance according to your values

To explore how 4Points can help you find the financial direction you seek, call or email **Scott McKay** to set up an appointment.

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Central Expressway Branch

4040 N. Central Expy, Dallas, TX 75204



Lancaster Branch

3200 W. Pleasant Run Rd, Lancaster, TX 75146



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Holiday Closings MON 10.09 Columbus Day | FRI 11.10 Veterans Day | 11.23-11.24 Thanksgiving | MON 12.25 Christmas | MON 01.01 New Year's Day

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