



Reports of Grandparent Scam Increase

Find out how to identify a fraudulent call and report it to the authorities.

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Co-President/CEO Gary Colcher Retires

Colcher announces retirement after 42 years of service, to continue as investment consultant.

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Refinance with a Quest Auto Loan as low as 2.75%^{*}**

Find out how much you could save on any year, any term, any model. Call today!

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VOLUME 4 | ISSUE 2 | FOURTH QUARTER



QUEST Quarterly

THIS QUARTER AT QUEST



**Thursday, October 17
International Credit Union Day**
Join us for treats and celebrate over 160 years of credit unions!



**Friday, October 18
Highway 24 Annual Cookout**
Hotdogs served 11 a.m. to 4 p.m.



**Saturday, October 19
Free Community Shred Day**
Shred your sensitive documents at Credit Union Service Center, 1080 Wanamaker, Topeka, 10-12 p.m. Donations accepted on behalf of Topeka Credit Union Foundation. www.tcufrks.org



**Sunday, November 3
Pittsburg Meeting**
Barto's Idle Hour, 1 p.m. \$5 per adult, kids 12 and under free. Reservations required. Please call 620-231-2210.



Holiday Closings
Mon., Oct. 14: Columbus Day
Mon., Nov. 11: Veteran's Day
Thurs., Nov. 28: Thanksgiving
Tues., Dec. 24: Christmas Eve*
Wed., Dec. 25: Christmas Day
Tues., Dec. 31: New Year's Eve*
Wed., Jan. 1: New Year's Day
**See your local Quest office for closing times.*

BEFORE RATES INCREASE... LOWER YOUR LOAN PAYMENT. PAY OFF YOUR MORTGAGE SOONER. LIVE FOR LESS.

With interest rates continuing to rise, now is the time to refinance your mortgage. With no closing costs and no-out-of-pocket expenses**, even a small rate reduction can mean big savings.

If you have around ten years left on your mortgage and are paying over 4% APR*, a refinance may be worthwhile. You could save money each month, save thousands of dollars over the life of the loan, and even retire mortgage-free!

Don't delay and miss your opportunity to live for less. Contact a Quest loan officer at 1-800-432-2470 or submit an application online at www.Quest-CU.org.

*Loan terms and conditions dependant on credit qualifications and approval. Must be refinance from another financial institution. Visit www.Quest-CU.org for current rates. Annual Percentage Rate (APR) and term subject to change. Payment Example: A 10-year, \$50,000 mortgage at 4.000% APR would equate to a \$506.23 monthly payment. **Loan to Value (LTV) is based on county appraisal. If LTV greater than 80% or appraisal required, additional charges may apply. Consult a tax advisor for information regarding deductibility of interest and charges. Mobile app available on Apple, Android and Kindle Fire devices. Mobile carrier's text messaging and web access charges may apply. Credit union membership required. Federally insured by NCUA. Equal Housing Lender.



TRY THIS!

HOME REFI*

NO CLOSING COSTS

NO OUT-OF-POCKET EXPENSES**

LOW INTEREST RATES

10 YEAR TERMS OR LESS

80% OR LESS LTV**

APPLY TO SAVE



Discover the possibilities.

Quest Centers

FULL SERVICE QUEST CENTERS

610 SW 10th Ave.

Topeka, KS 66612
785.233.5556
800.432.2470

Lobby: M-F 9:00 a.m.-5:30 p.m.

Drive-Thru: M-F 7:30 a.m.-5:30 p.m.

2634 NW Highway 24

Topeka, KS 66618
785.357.4479
800.432.2470

Lobby & Drive-Thru:

M/F 7:00 a.m.-5:00 p.m.

T/W/TR 7:15 a.m.-5:00 p.m.

Drive-Thru: Sat. 7:15-11:15 a.m.

3623 SE 29th St.

Topeka, KS 66605
785.267.4900
866.913.4900

Lobby: M-F 8:45 a.m.-5:15 p.m.

Drive-Thru: M-F 7:30 a.m.-6:00 p.m.

Sat. 8:30 a.m.-12:30 p.m.

5326 Custer Hill

Fort Riley, KS 66442
785.784.3100
800.432.2470

Lobby: M-F 9:30 a.m.-5:00 p.m.

Drive-Thru: M-F 9:00 a.m.-5:00 p.m.

8550 Quivira Rd.

Lenexa, KS 66215
913.631.1400
800.432.2470

Lobby & Drive-Thru:

M-TR 9:00 a.m.-5:30 p.m.

Fri. 9:00 a.m.-6:00 p.m.

Sat. 9:00 a.m.-Noon

3204 N Broadway

Pittsburg, KS 66762
620.231.2210
800.432.2470

Lobby & Drive-Thru:

M-F 8:00 a.m.-5:00 p.m.

CREDIT UNION SERVICE CENTERS

Convenient hours; members can make teller transactions.

601 SW 37th St.

Topeka, KS 66611
785.266.9444

M-F 7:00 a.m.-7:00 p.m.

Sat. 9:00 a.m.-2:00 p.m.

1080 SW Wanamaker

Topeka, KS 66604
785.273.9444

M-F 7:00 a.m.-7:00 p.m.

Sat. 9:00 a.m.-2:00 p.m.



*APR=Annual Percentage Rate
*APY=Annual Percentage Yield

GRANDPARENT SCAM REPORTS INCREASE

Older Americans have always been frequent targets for scams. Thieves know that the elderly can have Social Security income, pensions, savings, investments and houses that may be paid off, which makes them attractive prospects.

The Federal Trade Commission reports that it has received more than 40,000 complaints about the "Grandparent Scam" since 2010. When you consider that many individuals do not report anything, the actual number of victims may be much higher.

The typical Grandparent Scam is an initial phone call from someone you believe to be your grandchild. They will claim that they are in trouble, usually in another country, and that they need your financial help.

A follow-up call from a different person claiming to be their legal representative tells you how much money is needed and where to wire it. If the money is paid, other calls may follow requesting more for incidental expenses: a hospital visit, car repair or customs charges.

The Internet increases access to personal information. Scammers mine the information that

you post on sites, like Facebook, so that they may include a personal twist on each call. Newspaper obituary sites are also useful to scammers that want specific names.

Impersonating attorneys, police officers and bail bondsmen over the telephone is easy for a con artist. Background noises, muffled voices and fuzzy connections can contribute to the realism of the call. When these techniques combine with concern for a family member, a normally levelheaded person may fall for this scam.

- **Be skeptical.** Ask questions only the family member could answer, and be careful not to reveal more about yourself in the process. Ask the name of a pet, a favorite dish or what school they attend.
- **Check with the family** to see if they really are travelling – even if they ask you not to.
- **Never send money** to someone you haven't met.
- Contact the Overseas Citizens Services at (888) 407-4747 to check on the legitimacy of the call.
- If you are victimized, register a complaint with the Internet Crime Complaint Center.
- Contact the Better Business Bureau at (800) 856-2417 or visit www.kansasplains.bbb.org.



APP AVAILABLE FOR APPLE, ANDROID AND KINDLE FIRE DEVICES.

MOST CONVENIENT LOCATION EVER.

Download our free Quest Mobile App for convenient access to your account.
COMING SOON – MOBILE DEPOSIT!

PRICED AT YOUR PACE

ANY YEAR

ANY TERM

ANY MODEL

2.75% APR*

APPLY TODAY!
800-432-2470 TR
WWW.QUEST-CU.ORG

AUTO REFI**
 100% FINANCING
 LOW MONTHLY PAYMENTS
 FLEXIBLE TERMS
 ONLINE APPLICATIONS

APPLY TO SAVE

*Annual Percentage Rate (APR) and terms subject to change and based on credit qualifications. **Must be refinance from another institution.

INACTIVE ACCOUNT FEE

Effective October 1, 2013, the credit union will assess a \$5.00 per month fee if there has been no activity on an account for 12 consecutive months and if the cumulative account balance is less than \$100.00. Accounts with primary owners under the age of 18 and accounts whose owners also have a Certificate of Deposit or IRA with the credit union will be exempt from this fee. (This increase was also noted in the July 2013 newsletter.)

A full list of the credit union's rates and fees is available online at www.Quest-CU.org/Rates/Fees-and-Charges. Or, contact our Call Center at 800-432-2470 for information.

GARY COLCHER RETIRES

After 42 years of service, Gary Colcher quietly announced his retirement as Co-President/CEO and Board Member in late August. His last day in office was September 5. Colcher will continue to serve as an investment consultant for the credit union. Vickie Hurt will continue as President and CEO.

Colcher began his credit union career in 1971 when he was hired as an accountant for Rubber Workers 307 Federal Credit Union.

In 1986, former office manager and Board treasurer, Eleanor Price, retired, and Colcher took over her position. His title was later expanded to President/CEO.

In order to grow the credit union, Colcher spearheaded the consolidation of Rubber Workers with Bell Telephone Employees Credit Union of Pittsburg in 2002. The merged credit unions became Credit Unions United (CUU). In 2010, CUU and Credit Union 1 of Kansas joined forces to become Quest Credit Union.

With insight and innovation, Colcher helped lead the credit union into the 21st Century. He introduced checking accounts in the 80s, online banking in the 90s, and in 2012 the Quest Mobile App.

Colcher has been an active participant in the credit union movement, attending annual Credit Union Association meetings and golf tournaments. In addition, he served as Chairman on the Board of Directors for Kansas Corporate Credit Union for many years.



GARY COLCHER
Co-President/CEO

Guided by a savvy mind and a kind heart, Colcher has been an invaluable asset and die-hard supporter of the credit union. He is a fiercely loyal and hard worker, and a true advocate for members and staff alike.

There is no amount of gratitude that can equal Colcher's 42 years. But, our service as a credit union will remain as a testament to his vision, ethics and activism.

*Thank you, Gary,
and congratulations!*



**MEMBER
DISCOUNTS**

Sprint 

Thanks to Sprint's Credit Union Member Discount, all current and eligible credit union members can receive discounts on Sprint services.

Personal Benefits

- **10% discount on select regularly priced Sprint monthly service**
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Buy online and receive additional savings
- Unlimited data available on select phone plans

Business Benefits

- **15% discount on select regularly priced Sprint monthly service**
- Waived activation fee on new lines (up to \$36 in savings)
- Waived upgrade fee (up to \$36 in savings)
- Unlimited data available on select phone plans
- Ready Now, one-on-one personalized setup, is provided at select Sprint Stores

To receive the Sprint Credit Union Member Discount, both new and existing Sprint customers must verify credit union membership online at www.LoveMyCreditUnion.org.

Find more member discounts online at www.Quest-CU.org/Education/Member-Benefits.

We've been busy!

QUEST IN THE COMMUNITY



On August 10, staff organized a work day with **HABITAT FOR HUMANITY** to help complete the "Quest House." The home is constructed on land that Quest donated to the organization last year. Staff volunteered to pack food for needy families at **HARVESTERS** on August 14. Quest member, Gary W., was selected as the winner of the 46" television for the 2013 "TV for TCUF" raffle, which raised over \$1,600 for the **TOPEKA CREDIT UNION FOUNDATION**.

Quest Sudoku: Win Cash Prizes!

Mail this issue's completed Sudoku puzzle to **Heidi Gisi at Quest Credit Union, 2634 NW Highway 24, Topeka, KS, 66618** by December 1st and you will be entered into a drawing for a chance to win \$50.

Congratulations to last quarter's winner, Margaret A.

Sudoku requires no calculation or arithmetic skills. The object of the game is to fill all the squares with the correct numbers.

- Every row and column of 9 numbers must include all digits 1 through 9 in any order.
- Every 3-by-3 subsection of the 9-by-9 square must include all digits 1 to 9.

	1						2	
7				5	6			
		5			4	8		
						6		4
	3		2	1				
4					8			
			9					1

Must be current member in good standing with the credit union to be eligible for prize.

YOUR NAME: _____

YOUR E-MAIL/PHONE: _____

It's time again for Holiday Skip-a-Pay!

Quest is offering our members the opportunity to help local charities and keep some extra cash around for the holiday season. Members may "skip" a December loan payment with a \$10 donation. All proceeds from the Holiday Skip-a-Pay program go to the Topeka Credit Union Foundation (TCUF), which has given over \$120,000 in grants to local charities since 2004. For more information about TCUF and the charities it serves, visit www.tcuks.org.

Review the qualifications. If you wish to participate in Skip-A-Pay, drop off a completed copy of the Holiday Skip-a-Pay coupon to your local Quest Center, mail it to Holiday Skip-a-Pay, Quest Credit Union, P.O. Box 1128, Topeka, KS, 66601, or fax it to 785-233-4850. For more information, contact Quest at 1-800-432-2470.

To qualify for Quest's Holiday Skip-a-Pay program:

- Loan must be in good standing.
- Must have made at least six full, consecutive monthly payments on the loan.
- May skip only one payment on one Quest loan per member.
- Completed coupon and \$10 donation must be submitted prior to the payment due date.
- Mortgages, home improvement loans, line of credit loans, Visa Credit Card payments and past due loans are not eligible for Holiday Skip-a-Pay.
- Skipping a payment on a loan may cause the principal balance to remain unchanged and may extend the term of the contract. Interest will continue to accrue. Offer may affect GAP coverage.



Save a little cash
this holiday season!

HOLIDAY Skip-a-Payment



Available on
December
payments only.

DONATION METHOD: \$10 Check Enclosed Draft my Quest [Savings/Checking/Money Market] Account \$10

SIGNATURE _____

FULL NAME _____

LOAN ACCOUNT NO. _____

PAYMENT AMOUNT \$ _____

Circle one
By submitting this coupon I am requesting that my monthly payment be deferred. I understand that my monthly loan payment may be deferred if it is not one of the first six monthly payments due on my loan, if I have no more than one other deferred payment on this loan, and if I am not otherwise in default. Excludes Mortgages, home improvement loans, line of credit loans, Visa Credit Card payments and past due loans. I understand that by taking advantage of this skip-a-payment coupon my loan will be extended. I understand that the interest will continue to accrue on my unpaid balance and that my \$10 fee will be collected as part of my deferred payment. Donation not required for eligibility. I further understand that this request does not change my legal obligation to the Credit Union, that my loan agreement with the Credit Union provided for regular monthly payments, and that the Credit Union is informally permitting me to defer the monthly loan payment. *"If your loan is paid weekly, bi-weekly, or bi-monthly, the agreement will allow you an extension for an entire month of payments."*

FOR OFFICE USE ONLY: EMP _____ DATE _____