

UK CREDIT UNION Gazette

Quarterly UK Credit Union Member Newsletter
November 2026

uk credit union | Bluegrass Community Federal Credit Union

GOING ALL IN FOR ASHLAND AND PUTTING COMMUNITY FIRST

On October 1, UK Credit Union officially welcomed Bluegrass Community Federal Credit Union into our family, marking an exciting milestone in our continued expansion across the Commonwealth. With the opening of our new Ashland Branch, we're proud to bring our member-first approach to Northeastern Kentucky and build lasting relationships with the people and communities we serve.

But our arrival in Ashland was about more than opening a new branch. We wanted to make a positive impact from day one and demonstrate what our Community First value truly means.

Throughout October, UK Credit Union donated $100 for every qualifying account opened at our Ashland Branch to one of three local nonprofits selected by the member: The Neighborhood, United Way of Northeast Kentucky, or Ashland Build-a-Bed. Thanks to the support of our members, nearly $12,000 was raised to benefit these organizations and the important work they do in the community.

We're grateful for the warm welcome we've received and look forward to continuing to invest in the people and places that make Northeastern Kentucky special.

UNITED WAY Northeast Kentucky

The NEIGHBORHOOD

Ashland build-a-bed

LEESTOWN ROAD GROUNDBREAKING





While UK Credit Union continues to grow across the Commonwealth, we're also still committed to serving the Lexington community! We recently celebrated the groundbreaking of our newest branch on Leestown Road, marking an exciting step forward in expanding our presence on the city's north side.

More than just a new building, this branch represents our continued investment in the people and communities we serve. We look forward to opening our doors on Leestown Road in 2027 and welcoming even more members into the UK Credit Union family.

Our Roots Run Deep.



BEST OF LEX

Five years in a row!

UK Credit Union has once again been named a Gold Winner in the Best of Lexington Awards, presented by the Lexington Herald-Leader.

"This recognition means so much because it comes directly from the people and communities we're proud to serve," said President & CEO Ryan Ross. "Five years in a row is a significant milestone, and we're incredibly grateful to our members, our team, and everyone who continues to put their trust in UK Credit Union."

To our members, employees, and everyone who voted for us, thank you for making five consecutive years of Gold possible. We're proud to be a Kentucky original, and even prouder to serve the community that makes achievements like this possible.

BIG BLUE MOVE-IN AND K WEEK

Big Blue Move-In

Over 30 credit union employees volunteered to help first-year students move into their dorms at the University of Kentucky during Big Blue Move-in this past August. Despite the rain, spirits remained high for these new Wildcats! Guided by our core values, our team was 'All-In' making a difference on campus and showing up for our community.







K Week

K Week is a big tradition at the University of Kentucky where students have an entire week to make their first campus memories before classes begin. Students could meet new people, locate their classrooms, explore campus resources, and so much more. UK Credit Union connected with thousands of students throughout the week with the goal of providing fun, engaging, and memorable experiences while helping students learn more about UK Credit Union.







FOOD CHAIN GRAND OPENING



We were honored to celebrate the Grand Opening and ribbon cutting of the FoodChain Neighborhood Green Grocery in Lexington—a 2,000-square-foot, community-centered market bringing fresh, local, and affordable food right into the neighborhood.

As proud supporters of FoodChain, we invested $10,000 to support their mission of making healthy food, education, indoor farming, and community resources more accessible to everyone.

It was incredible to step inside and see the locally sourced produce, meat, and resources available to the community. This is more than a grocery store, it's a crucial piece in a stronger, healthier neighborhood.

Congratulations, FoodChain! We're proud to stand alongside you and can't wait to see all that Neighborhood Green Grocery will accomplish.







FAYETTE EDUCATION FOUNDATION

Celebrating the champions who show up for our students!

We were honored to serve as the presenting sponsor for Fayette County Public Schools' Champions for Students event, celebrating the community partners who continue to invest in our local students, schools and their futures.

We're proud to support the communities where we work, live and play, and even prouder to stand alongside so many organizations that are committed to helping students thrive. Thank you to Fayette County Public Schools for having us and for bringing together the people who continue to champion our students every day!







LYMAN T. JOHNSON 35TH ANNUAL AWARDS

We're proud to be the Platinum Partner of the Lyman T. Johnson 35th Annual Awards Luncheon!

We are especially proud of Dr. Miriam Fordham, member of the UK Credit Union Board of Directors, who was awarded the Torch of Excellence from the Martin School of Public Policy and Administration.

It was an honor to celebrate the students who go above and beyond and the incredible people who help make their success possible.



SNAPSHOTS OF COMMUNITY

Moments That Matter

FALL SHRED DAYS

Hundreds of cars, tons of paper, and two amazing Shred Day events! UK Credit Union helped members protect sensitive information through two shred day events, shredding over 2 ½ tons of paper. Events were held in Edgewood, KY, on October 17 and Nicholasville, KY, on October 24. Bi-annual events like this go beyond banking. It's our commitment to financial security beyond our doors and into the communities we serve.









KENTUCKY FLOOD RELIEF LOAN



When our communities face challenges, we're here to help.

In the aftermath of the recent flooding across Kentucky, we've provided $28,500 in Member Relief Loans to help UK Credit Union members in affected areas on the road to recovery.

Because recovery doesn't end when the water recedes, we'll continue offering these Member Relief Loans with 0.00% APR for six months for eligible members impacted by the flooding.

Real relief. Real impact. That's the UK Credit Union difference.

SUMMER ADVENTURE SWEEPSTAKES WINNER

This summer, we challenged our UK Credit Union Platinum and Signature Credit Card holders to make every swipe count. Members who completed 45 qualifying purchases of at least $5 by July 31 were entered for a chance to win $1,000. Because when your card is already working for you, why not make it even more rewarding?

Thank you to everyone who participated! We hope your UK Credit Union card keeps helping you make the most of every adventure ahead.

Congratulations, Charla M.!





12 DAYS OF JOY IS BACK

For the second year, we're spreading holiday cheer through our 12 Days of Joy initiative! This special tradition celebrates the spirit of giving with surprise donations to nonprofits across the markets we serve. Each donation is an opportunity to support organizations who are making a meaningful difference in our communities. Stay tuned as we celebrate the season of giving, one surprise at a time!

Last year's 12 Days of Joy recipients were:

- Believing In Forever Inc.
- Coventry Oak Elementary
- Step By Step
- Urban League of Lexington
- GreenHouse17
- Jessamine County Food Pantry
- Jubilee Jobs
- Lexington Rescue Mission
- OWL *(Opportunity for Work & Learning)*
- The Hope Center
- The Nest Lexington
- Thomson-Hood Veterans Center

BlueVantage Checking

MORE THAN JUST A CHECKING ACCOUNT





THERE'S A SPOT FOR ALL Y'ALL



What happens when Kentucky Football legend Tim Couch takes on the challenge of coaching three mascots? Plenty of laughs, a little chaos, and a whole lot of team spirit!

In our latest commercial, Tim puts UK Credit Union's very own Whiskers, the Tates Creek High School Commodore, and their eagle friend through a series of football drills to see if they've got what it takes to make the team. While their football skills might leave something to be desired, the message is clear: at UK Credit Union, everyone deserves a chance to be part of the team.

Because whether you're a football legend or just finding your feet, **we've got a spot For All Y'all!**

CELEBRATING THE PEOPLE BEHIND UK CREDIT UNION



In celebration of International Credit Union Day, we took a moment to recognize the people who make UK Credit Union so special: our employees.

Every day, our dedicated team members go above and beyond to serve our members, support one another, and make a meaningful difference in the communities we call home. Whether they're helping members reach financial milestones, finding solutions to everyday challenges, or working behind the scenes to keep everything running smoothly, their hard work and commitment are at the heart of everything we do.

As a not-for-profit, member-owned financial cooperative, we believe our greatest strength is our people. Their commitment to doing what's right, putting our community first, and going All In for our members is what allows us to fulfill our purpose of helping Kentuckians not just get by, but get ahead.



THE LATEST FROM THE MINDFUL MONEY PODCAST

In the latest episode of the Mindful Money Podcast, we're joined by Kristin Hughes, Co-Executive Director of FoodChain, for a conversation about food, community and choices that make an impact beyond our own wallets.

Kristin shares more about Neighborhood Green Grocery, FoodChain's mission and why access to fresh, affordable food matters. We also talk about food costs, food education, food insecurity and the importance of knowing when to use the resources available to you.

The conversation goes beyond food. We talk about being intentional with where we spend our money, supporting local businesses and how those choices can create a ripple effect throughout our communities.

Because financial wellness isn't just about spending less or saving more. Sometimes, it's about knowing your resources, making mindful choices and understanding the impact those choices can have.



CHECK IT OUT HERE!

THINK YOU'D RECOGNIZE A SCAM



CHECK IT OUT HERE!

AI Is Changing the Rules.

October was Cybersecurity Month and we wanted to highlight that some scams don't always look like scams anymore.

Artificial intelligence (AI) can help criminals create convincing emails, fake websites, and even calls that sound like someone you know. Spelling mistakes and awkward messages aren't always obvious warning signs anymore.

Protect yourself: Slow down when a message asks for money or personal information. Verify unexpected requests through a trusted contact method, and never share your password or Secure Access Code.

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