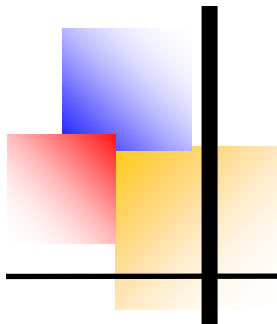




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Fall, 2011

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Manager's Memo

Rick Krehbiel

MoneyDesktop is now available on MKNet! This service is free to all of our members. Just log in to MKNet and click on MoneyDesktop in the toolbar. MoneyDesktop is a Personal Financial Management tool that includes account aggregation, budget development and expense tracking. Account aggregation gathers basic financial information from all of your different financial accounts and organizes it into one place. MoneyDesktop will help you develop a budget that reflects the way you actually spend your money, not just the way you wish you did. A budget created with MoneyDesktop is based off your actual spending history, income, debts and expenses. MoneyDesktop automatically categorizes and tracks spending from your various financial accounts. A number of additional functions are being developed by MoneyDesktop and will be made available to you as soon as they are completed. Try this new service and let me know if you have questions or suggestions.

We are promoting signing up for our **e-statements** for the remainder of 2011. Every member that signs up for e-statements will receive a \$10.00 credit to their base share account. They will also become eligible for the \$150.00 VISA Gift Card drawing to be held in January which is open to every member who is signed up for e-statements. Every member that is on our online service MKNet can view their statements online. Statements are available by logging in to MKNet and clicking on Statements in the toolbar. All of your statements going as far back as May, 2006, should be available online. When you sign up for e-statements, you are telling us that we no longer have to mail your statements to you. Everyone signed up for e-statements also receives an e-mail notice when statements are available. To look at or print a copy of your statement you will have to go online. Newsletters are available on our www.mkcu.coop web site under FORMS. The form to sign up for e-statements is also available on our web site under FORMS.

Please join us on Thursday, October 20th for International Credit Union Day. Root beer floats will be available in the Moundridge office and Buhler will serve cookies and cider. Both offices will have drawings and door prizes. Everyone is welcome to join us in either or both locations.

Celebrate the International Year of Cooperatives (IYC)



The United Nations General Assembly has declared 2012 as the International Year of Cooperatives. As financial cooperatives, credit unions are part of this year-long celebration, which highlights the contributions cooperatives make to developing their communities socially and economically. In the U.S., credit unions make up the largest segment of cooperatives. Watch for more information concerning the International Year of Cooperatives (IYC) in future newsletters.

Mid-Kansas Credit Union Mission Statement

Mid-Kansas Credit Union is a member owned, democratically controlled financial institution, dedicated to providing quality member services at a fair price and being responsive to the needs of our members, while maintaining our long-term stability.





Office in Moundridge

104 S. Ave. B—P.O. Box 608
620.345.2980 or 888.345.2980
620.345.2996 Fax
Lobby: M-F 8-5, Sat 8-12
Drive Up: M-F 8-5:30, Sat. 8-12

Office in Buhler

200 W. 2nd Ave.—P.O. Box 569
620.543.2662
620.543.2464 Fax
Lobby: M-F 9-4:30
Drive Up: M-F 8:30-5, Sat. 9-12

MOUNDRIDGE STAFF

Rick Krehbiel, Managing Director
Larry Schmidt, Loan Manager
David Fulton, Ag Fieldman
Anthony Jasso, Collections & IT
Susan Johnson, Loan Clerk
Terri Voth, Member Service Rep Supervisor

Member Service Reps

Sharon Schrag,
Jeri Hett,
Brandi Huff,
Amber Durst,
Jan Graber
& Sandra Jantz,
Dollars & Sense Editor

BUHLER STAFF

Linda Classen, Branch Manager
Member Service Reps
Bonnie Danner
Jan Pankratz
Linda Plett

BOARD OF DIRECTORS

Bret Gillmore, Chairman
Elaine Schmidt, Vice-Chairman
Rick Krehbiel, Sec.-Treas.
Tom Graber, Member
Wendell Kaufman, Member

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Kristy Gaither, Chairman
Gary Duerksen, Secretary
Ron Stucky, Member

CREDIT COMMITTEE

Larry Schmidt, Chairman
Gary Huxman, Secretary
Delonna Barnett, Member

Ag Notes from THE MAN

David Fulton, Agster

From the Kiplinger Letter, June 2011: Over the last 30 years, fertilizer use in agriculture has dropped substantially while yields have increased tremendously. Fertilizer per bushel has fallen from 3.9 pounds to 1.6 pounds. Crop genetics are a huge factor, as well as the modern ag technology that allows variable rate application and GPS directed applicators. I don't have the exact figures, but fuel use in agriculture is down similarly. Modern engines, as well as minimum and no-till production methods, have cut ag's use of fuels tremendously. You all need to be patted on the back for the great appropriate use of resources. This years bus trip is Thursday, December 8th to the Tulsa Farm Show. I will take reservations starting when you get this newsletter, and I am asking for a \$10 reservation fee per person, which will pay for supper as well as reserve your spot on the bus. It will be a one day trip leaving early in the morning as usual. Spouses and children are always welcome on our bus trips.

Life notes: "Prosperity is just a matter of not being quite as broke this month as last month." "One can easily pick a wise man by the things he doesn't say." "If you criticize, you're seldom forgiven. If you encourage, you're seldom forgotten." "A well balanced life is one which fails to give you what you ask for about as often as it fails to give you what you deserve." I saw a column on suggested new license plate logos. Here are three: Rhode Island: The state two heart surgeons could easily buy. Arizona: Where Airstreams go to die. Washington: Our mountains really blow. As always, please stay safe. And remember, it rains at the end of every dry spell. Always has.



ROOT BEER FLOAT DAY!!!
(Also known as International Credit Union Day!)

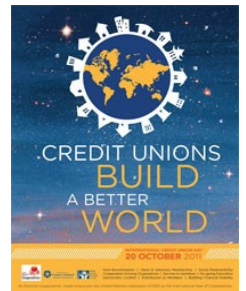
Root Beer Floats in Moundridge on Thursday, October 20th.

Cookies and cider at our Buhler location,

Drawings for door prizes, and I'm sure,

we'll send you home with something else too!

Come celebrate the Credit Union difference you are a part of!



Consumer Reports: Most Repair-Prone Products

Larry Schmidt, Loan Manager

The latest Consumer Reports reliability data and Repair or Replace survey found computers, refrigerators and front loading washers are among the most repaired appliances.


Computers: Around one in three laptops and desktops break by their fourth year, many due to malware of hard-drive failure. Installing antivirus software on your computer is the best defense against malware.

Refrigerators: Those with icemakers are twice as likely to break down as those without. The device's complicated design and the extreme environment it must operate in explains the high failure rate. Opt for an icemaker with fewer moving parts.

Front-loading washers: These popular choices are more repair-prone than top-loaders because of the large rubber gasket that forms a watertight seal around the door. Carefully loading and unloading clothes will minimize wear and tear to the gasket. Mold is another issue. Periodically cleaning the gasket and keeping the door ajar after each use allows ventilation, which can help.

Consumer Reports recommends that you replace a broken item if the repair will cost more than half the price of a new product.

THE VISA CREDIT CARD
from Mid-Kansas Credit Union



STOP IN AND APPLY TODAY!
You may make your payment at the Credit Union and receive credit that same day.

THE VISA DEBIT CARD
from Mid-Kansas Credit Union



is a reusable plastic check that works just like a credit card - **but without costly interest!**

Member Services

- ACH
- Agricultural Loans
- ATM Cards
- Auto Loans
- Cashier's Checks
- Direct Deposit/Direct Payment
- Drive-up ATM
- Drive-up Window
- Fax Machine Service
- Free Checking Accounts
- Foreign Currency & Foreign Item Collection
- Free Notary Service
- Home Improvement Loans
- IRA Accounts
- Life Protection Insurance
- Life Savings Insurance
- Market Index Certificates
- MK Net
- MK Pay
- Money Market Share Accounts
- Money Orders
- Night Depository
- Overdraft Privilege
- Overdraft Protection
- Payroll Deductions
- Personal Loans
- Real Estate Loans
- Safe Deposit Boxes
- Share Certificates
- Touch-Tone Teller
- VISA Credit Cards
- VISA Debit Cards
- VISA/Discover Cash Advance
- VISA Gift Cards
- Wire Transfers

Don't forget to give



Seven days a week you can access your accounts by calling . . .
620.345.2980 or 620.345.3300

Christmas Open House on Saturday, November 19, 2011



Join MKCU along with other Moundridge merchants in participating in a Christmas Open House. Plan now to be a part of a very busy and fun day and get the jump on Christmas shopping at your local businesses. Join us for hot cider & cookies and register for the drawings—\$50 cash for the adults & \$25 cash for the kids. We look forward to seeing you!

HELP US STOCK THE SHELVES OF THE FOOD PANTRY AND THE FOOD-4-KIDS AFTER SCHOOL PROGRAM by purchasing one of our cookbooks for \$5.00. Purchasing one of these cookbooks will help someone in need plus provide you with a collection of recipes from great area cooks. Thank you for your support.

How to Protect Your Identity

The number of Americans who experience identity theft increases every year. At your credit union, stringent privacy policies help to protect your personal and financial information. Password protection for online and ATM transactions help assure safety. And encryption of online transactions with your credit union converts your information into secure code, protecting you against hackers. Some suggestions are:

1. Protect Your Financial Information: Give your Social Security number only when absolutely necessary. Only give check and credit card information to those you know and trust. Closely guard your ATM personal identification number and ATM receipts.
2. Treat Trash and Mail Carefully: Shred your charge receipts, copies of credit applications, insurance forms, checks and credit union statements, and financial solicitations before disposing of them. Deposit your outgoing mail in post office collection boxes or at your local post office.
3. Keep Your Credit Union Informed. Let your credit union know about suspicious phone or email inquiries such as those asking for account information to “verify a statement.” Always review your statements for suspicious charges or other activity.
4. Select Intricate Passwords: Place passwords on your credit card, credit union, and phone accounts. Avoid using easily available information such as your phone number.
5. Verify a Source Before Sharing Information: Don't give out personal information on the phone, through the mail, or on the Internet unless you have initiated the contact and are sure you know who you are dealing with.
6. Watch Your Bills: If regular bills fail to reach you, contact the company and ask why. If your bills include questionable items, investigate them immediately.
7. Review Your Credit Report: You are entitled under Federal law to a free copy of your credit report annually from each of the major credit reporting agencies. That means you can review your report free 3 times a year.

Direct Deposit and Your Credit Union - Americans who enroll for federal government benefit payments including Social Security, Supplemental Security Income, Veterans Affairs, Office of Personnel Management and Railroad Retirement Board - on or after May 1, 2011 will receive them only by direct deposit (or the government's Direct Express Debit MasterCard Program). Mid-Kansas Credit Union does not participate in the government's Direct Express MasterCard Program; however, Direct Deposit of your checks is **easy, convenient and safe**.

Any person that now receives paper checks for government benefit payments will be switched to direct deposit or the government debit card by March 1, 2013.

If you as a beneficiary do not specify direct deposit in to your credit union, you will automatically be enrolled in the government debit card program. If you wish to direct your money into your credit union account, **you will want to have the following information on hand at the time you apply for your benefits:**

1. Your financial institution's routing number — Mid-Kansas Credit Union's routing number is 301179216.
2. Your nine digit account number—006677801 in savings and in checking 006677810 (example only)
3. Your account type—checking or savings—in your savings account the last two digits are 01 and in checking the last two digits are 10.

Switching from checks to direct deposit is fast, easy and free at www.GoDirect.org, by calling the U.S. Treasury Processing Center's toll-free helpline at 1 (800) 333-1795, or by calling your credit union.

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Holiday Closings: November 24th, December 26th & January 2nd





Mid-Kansas Credit Union offers tickets for a discounted rate for the following:

Silver Dollar City: Adult Season-\$81, Child's Season-\$70, Adult 1 Day-\$54, and Child's 1 Day-\$43

VISA 2011 NFL National Promotion Starts Now! VISA Cardholders who use their VISA card between Sept. 8 & Dec.. 27, will be automatically entered for a chance to win the Grand Prize of airfare to Indianapolis, IN for 10 friends, hotel accommodations five (5) days, four (4) nights, transportation to and from the event and one \$100 Visa Prepaid card per person. Want more info—come in and see us.



Congratulations to our first prize winner— Arlene Schroeder; 2nd prize-Janice Hershberger; 3rd prize-Larry Colwell. Thank You for your response to the "State Trivia" contest. We do appreciate your time and effort.



New Contest - State Capitals!



Find and circle all of the USA State Capitals that are hidden in the grid—left, right, up, down or diagonally. The remaining letters spell a secret message—a Bill Vaughan quotation. Bring or mail your entry to Mid-Kansas Credit Union, 104 S. Ave. B, Box 608, Moundridge, KS 67107, by September 2, 2011. Credit Union staff, officials and spouses are ineligible. Winners will be determined by drawing and prizes will be credited to your share account. (One entry per family or newsletter). Please remember to write your name and address on the entry. 1st Price: \$20; 2nd: \$15; & 3rd: \$10.

- ALBANY (New York)
ANNAPOLIS (Maryland)
ATLANTA (Georgia)
AUGUSTA (Maine)
AUSTIN (Texas)
BATON ROUGE (Louisiana)
BISMARCK (North Dakota)
BOISE (Idaho)
BOSTON (Massachusetts)
CARSON CITY (Nevada)
CHARLESTON (West Virginia)
CHEYENNE (Wyoming)
COLUMBIA (South Carolina)
COLUMBUS (Ohio)
CONCORD (New Hampshire)
DOVER (Delaware)
FRANKFORT (Kentucky)
HARRISBURG (Pennsylvania)
HARTFORD (Connecticut)
HELENA (Montana)
HONOLULU (Hawaii)
INDIANAPOLIS (Indiana)
JACKSON (Mississippi)
JEFFERSON CITY (Missouri)
JUNEAU (Alaska)
LANSING (Michigan)
LINCOLN (Nebraska)
LITTLE ROCK (Arkansas)
MADISON (Wisconsin)
MONTGOMERY (Alabama)
OKLAHOMA CITY (Oklahoma)
OLYMPIA (Washington)
PHOENIX (Arizona)
PIERRE (South Dakota)
PROVIDENCE (Rhode Island)
RALEIGH (North Carolina)
RICHMOND (Virginia)
SACRAMENTO (California)

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N A S H V I L L E S A L T L A K E C I T Y I O N

- SALEM (Oregon)
SALT LAKE CITY (Utah)
SANTA FE (New Mexico)
SPRINGFIELD (Illinois)
ST. PAUL (Minnesota)
TALLAHASSEE (Florida)
TOPEKA (Kansas)
TRENTON (New Jersey)
DENVER (Colorado)
DES MOINES (Iowa)
MONTPELIER (Vermont)
NASHVILLE (Tennessee)

The Secret Message is: _____

