



# Dollars & Sense

PROUDLY SERVING YOU SINCE 1947

## Winter 2017: Vol. 16 No. 4

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Dollars & Sense is published quarterly for Mid-Kansas Credit Union Members



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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

## Manager's Memo

At this point in the year, we currently have positive net income. That can change before the end of the year, but last year at this time, we had negative net income so we are headed in the right direction. We are continuing to watch our expenses and are trying to generate more income with earning higher rates on investments and making more loans.

Becky Setser's last day of work at Mid-Kansas Credit Union was December 15. She took a position with Pine Village Wellness Center so Stacy Richert replaced her as the head teller. Brandon Unruh is now working full time with John Vogt as an Ag Loan officer so stop in and meet Brandon.

We are in the process of setting up an indirect lending program for vehicle loans. If you purchase a vehicle at a participating dealership you should be able to tell them that you are a member of Mid-Kansas Credit Union and they will make sure that your loan goes through MKCU. If you know that you are going to be shopping for a vehicle, stop in before you go and visit with Corey or Cameron to get preapproved. Then you don't have to worry about the financing once you find the vehicle you want.

We have made some minor changes in the Moundridge office to increase security for our tellers and limit the access to our back area so we apologize if this causes any inconvenience to our members.

- Gary Duerksen

## International CU Day Winners!

### Buhler:

Renae Neufeldt \$50 , Larry Thiessen \$25,  
Brielyn Brunk \$25

### Moundridge:

Girl: Kalyn Ortman - My Little Pony  
Boy: Eric Stucky - Tonka Dump Truck  
Teen: Jonathan Williams - \$25 VISA gift card  
Ladies: Dawn Clark - \$50 gift certificate to Happy Hollow  
Men: Delmer Kaufman - \$50 gift certificate to Kaufman Automotive  
(This gift certificate was donated by Jayson Kaufman owner of Kaufman Automotive.)

## The Mid-Kansas Credit Union Annual Meeting will be here before you know it!

## Watch for your invitation in the coming months

## 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.



## TWO CONVENIENT LOCATIONS:

### Moundridge

104 S. Ave. B-P.O. Box 608  
620-345-2980 or 888-345-2980  
Fax: 620-345-2996  
Lobby: M-F 8-5, Sat. 8-12  
Drive Up: M-F 7:30-5, Sat. 8-12

### Buhler

200 W. 2nd Ave. P.O. Box 569  
620-543-2662  
Fax: 620-543-2464  
Lobby: M-F 9-4:30  
Drive Up: M-F 8:30-5, Sat. 9-12

### Moundridge Staff

Gary Duerksen, Manager  
Cameron Voth, Loan Manager  
Corey Janzen, Loan Officer  
John Vogt, Fieldman/Ag Loan Officer  
Brandon Unruh, Fieldman/Ag Loan Officer  
Anthony Jasso, Collections & IT  
Susan Johnson, Loan Clerk  
Connie Richards, Loan Processor  
Stacy Richert, Member Service Rep Supervisor

### Member Service Reps:

Rashell Kaufman  
Connie Olson  
Stephanie Pfeiff  
Naomi Poloniecki  
Kindra Schmidt

### Buhler Staff

Jan Pankratz, Branch Manager

### Member Service Reps:

Linda Plett  
Sharon Stucky - Dollars & Sense Editor  
Marta Taylor

## Board & Committee Members:

### Board of Directors

Elaine Schmidt, Chairman  
Bret Gilmore, Vice-Chairman  
Rick Krehbiel, Sec.-Treas.  
Jay Goering, Member  
Jerroll Goebel, Member

### Supervisory Committee

Kristy Gaither, Chair  
LaDonna Wedel, Secretary  
Wanita Schrag, Member

### Credit Committee

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

[www.mkcu.coop](http://www.mkcu.coop)

## Ag Notes

**John Vogt, Fieldman/Ag Loan Officer**  
**Brandon Unruh, Fieldman/Ag Loan Officer**

As you read this in early January, we hope you have had a blessed Holiday Season and are looking forward to 2018 with anticipation and hopefulness. We are certainly doing that, as Brandon is with us full-time in the Ag & Commercial lending, starting in January. John will continue working with Brandon and MKCU members in a gradual transition.

We are very excited about a new software program we have started using for financial analysis. FINPACK is an integrated software program developed and maintained by the University of Minnesota. The lender's version has been used for many years by commercial lenders. From what we have seen to this point, we believe it offers the following benefits to MKCU members and to us as a loan staff:

- The financial statement and cash flow projection are fully integrated, allowing liabilities and other information to flow through the documents automatically, reducing double entry.
- Finpack is customizing some of the internal forms we are using, reducing our need to maintain them and again, allowing the data to flow automatically within the documents.
- Finpack offers, at no cost, a financial statement (balance sheet) for our members to use if they wish.

We have been able to work through financial workups at a quicker pace. We are hopeful this system will help us move through the required financial information in a timely manner, so we can respond to your needs promptly.

We will be sending out letters the end of December asking for your yearly financial statements. We will also ask for a simple worksheet, to plan crop and livestock income for 2018.

We want to take a moment and say Thank You, all our Ag and Commercial members, for your patronage and support as we move into 2018! Without your support, MKCU would not be the unique Credit Union that it is.

### THE VISA DEBIT CARD

Looks like a Credit Card, but works like a check!



### THE VISA CREDIT CARD

Make your payment at MKCU and receive credit that same day.



## Free Gifts!!!

If you have a VISA Credit Card with MKCU, now is a good time to check how many reward points you've earned and redeem them for free gifts.

Your reward gifts are completely free to you - even the shipping! But don't delay - reward points won't stick around forever (they eventually expire). Put your points to work and reward yourself!

To check or redeem your points, set up a profile at [www.scorecardrewards.com](http://www.scorecardrewards.com)



## Member Services

ACH  
ATM Cards  
Cashier's Checks  
Coin Counting  
Direct Deposit/Direct Payment  
DocuSign  
Drive-up ATM  
Drive-up window  
E-Alerts  
E-Statements  
Fax Machine Service  
Free Checking Accounts  
Foreign Currency & Foreign Item Collection  
Free Notary Service  
IRA Accounts  
LOANS:  
Agricultural  
Auto  
Commercial  
Home Improvement  
Personal  
Real Estate  
Market Index Certificates  
MK Net  
MK Pay  
Money Desktop Financial Management  
Money Market Share Accounts  
Money Orders  
Night Depository  
Overdraft Privilege  
Overdraft Protection  
Payroll Deductions  
Remote Deposit Capture  
Safe Deposit Boxes  
Share Certificates  
Touch-Tone Teller  
VISA Credit Cards  
Visa Debit Cards  
Visa Cash Advance  
Visa Gift Cards  
Wire Transfers

## Holiday Closings

MID-KANSAS CREDIT UNION  
will be closed:  
Monday, January 1  
in observance of New Years  
Monday, January 15  
in observance of Martin Luther  
King, Jr. Day  
Monday, February 19  
in observance of Presidents' Day

[www.mkcu.coop](http://www.mkcu.coop)

## Notes from Buhler

**Jan Pankratz-Buhler Branch Manager**

A new year has begun and it is time to reflect on our past year. Each of us have had joys and sorrows, gain and loss. We must be thankful for each new day and work hard to keep the events in our lives in perspective. Yes, this is often easier said than done and can be a daily struggle.

Spend some time each day reflecting on what impact you have had on others and how you can make their lives better and you will feel better in return. Have a blessed year!

## The Loan Corner by: Corey Janzen

**Cameron Voth, Loan Manager  
Corey Janzen, Loan Officer**

Just like that - it's 2018! First of all we would like to thank all of our members for making 2017 a great year. We appreciate your loyalty and dedication to the Credit Union. We are excited and look forward to what 2018 will bring. We are especially excited about a few products we will be rolling out in the loan department that we think will strongly benefit the membership at large. A big emphasis this day in age is the ability to offer "convenience". We believe these products will do just that. Stay tuned to upcoming newsletters for more information regarding these products.

As has been the case for a while now, interest rates are still very low. Now would be a great time to finance anything from appliances to vehicles, or consolidate the debt the holidays yielded. If you have financed a vehicle with another institution please keep in mind we offer a "rate match" program. This allows you, the member, to keep a lower/competing interest rate but have your loan maintained and serviced here at the Credit Union.

As always, please come see Cameron, Jan or myself if you have any financial needs. Have a great winter season.

## Saving for Retirement CAN Be Easy

<https://money.usnews.com/money/retirement/slideshows/10-painless-ways-to-save-more-for-retirement>

Saving for retirement is important, but it's the last thing we think about on payday and bills are due. The sooner you start saving, the better off you will be.

Make small, easy changes that will make a huge difference for your retirement savings accounts. You're probably thinking "yeah, right!" Just continue reading!

5 easy ways to save for retirement:

- Set a budget with how much you can afford to save each paycheck and have that automatically transferred into your savings.
- Put your raise into your retirement account. You will continue to bring home the same amount and you probably won't notice.
- Put your tax return into your retirement savings.
- Put enough in your 401(k) each paycheck that your employer will match it. Most employers will match your contribution if you put in a certain percentage, such as 6 percent.
- Cut one unnecessary expense (gym membership, cable, eating out, etc.) and save that money.

See it can be easy!

### Is your account dormant?



Dormant accounts are a drain on the Credit Union and, if left inactive for too long, you will be charged a fee. Please check the status of your account.

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

OR on-line at [www.mkcu.coop](http://www.mkcu.coop) by logging into MK Net. Contact us if you have questions.



### Moundridge Holiday Open House winners:

\$50 VISA gift card: Jennifer Coleman,  
\$25 VISA gift card: Tianna Penner

Chad Martens, Financial Advisor with Waddell & Reed, Inc. is available to discuss financial planning and investment options with MKCU members in the Buhler Office on Fridays. If you would be interested in scheduling a time to meet with him, please call 620-669-8291.

*Securities offered through Waddell & Reed, Inc., Member FINRA/SDIC/NCUA Insured. No Bank/Credit Union Guarantee. May Lose Value. Waddell & Reed and Mid-Kansas Credit Union are not affiliated.*

### Contest Winners of the Christmas Carol Match Up

Congratulations to our Winners: 1st Prize - Berneil Rupp Mueller; 2nd Prize - Linda Dryden; 3rd Prize - Donna Koehn

# Card/Tile/Dice Games Word Search

Find and circle all of the types of Card/Tile/Dice games that are hidden in the grid. Words may be found left, right, up, down or diagonally and backwards. Bring your entry to either location (listed on page two) or mail your entry to Mid-Kansas Credit Union: MKCU Puzzle, P.O. Box 569, Buhler, KS 67522 by Wednesday, February 21, 2018. Credit Union Staff, officials, and spouses are ineligible. Winners will be determined by drawing and prizes will be credited to your share (01) account. (One puzzle entry per family). Please remember to write your name, address and account number on the entry.

1st Prize: \$25; 2nd: \$15; 3rd: \$10.

- |              |           |
|--------------|-----------|
| AUTHORS      | PINOCHLE  |
| BANANAGRAMS  | PIT       |
| BEGGAR MY    | PITCH     |
| NEIGHBOR     | RACKO     |
| BOGGLE       | ROOK      |
| BRIDGE       | RUMMIKUB  |
| BUNCO        | SCUM      |
| CLOCK        | SKIPBO    |
| CRAZY EIGHTS | SLAP JACK |
| DABBLE       | SNAP      |
| DOMINOS      | SOLITAIRE |
| DUTCH BLITZ  | SPADES    |
| EQUATE       | SPEED     |
| FARKLE       | SPOONS    |
| GO FISH      | TENZI     |
| HEARTS       | TOURING   |
| MAH JONG     | TRIOMINOS |
| MAO          | UNO       |
| OLD MAID     | YAHTZEE   |
| PATIENCE     | ZIG ZAG   |
| PHASE TEN    |           |

E P A N F C H K D B M S X A F A D D N Q G E N O S  
H C T I P P R S O N I M O I R T E U E Q E Z B C D  
W Y N U S J Y A T G N D I H M N E T O Z J P Z O G  
H Z B E S I D G Z O C A X E R Y P C T C I B M O L  
J C Y A I L V I G Y Y T L Q E N S H M K N I S T I  
J C W K H T A F A A E H R P E R A B S G N H E E W  
N L I L V W A P Q M C I E W F Y K L S O C F I N K  
N E S S C Z X P J O D M G N T R D I S M Z O Y Y A  
R U M M I K U B N A A L S H O Z S T D S L N Z Q B  
E K R A P N N I D O C T O B T O S Z A B C U J O U  
E L K R A F P H S L I K H J L S T O B N R U A T N  
O A Z C X U F W S E U G B I B X R G B E L M M K C  
J I Y A V E V G Q I I S T A F R A W L L I M G C O  
H C E H F X C U W E F A O R E P E K E A N Q N M F  
B O G G L E A U N N I O Z K B G H M T S E D A P S  
B C O Z F T G Y H R M X G D C H V E K B M S L Z I  
R E X K E L M I E M U W I A V A Z G O N R Q G Z I  
E I B O C R P W Y O U A S T B X R N E E M I N X N  
E Y J L A B A N A N A G R A M S A I W T B E D Z I  
U C O G N O J H A M Z Q K R J N U R K E T P V G W  
D C G Y P U A J G E X I B R Q A T U P S V T N A E  
K E U J D V L O O X Q X G C W P H O G A T B T Q V  
B S P O O N S V H T L D Y Z L C O T O H B I D W V  
R O O K N O N O H A U T L N A Q R J J P P D P D R  
Z H Y O R K D T Z Z C X O I D G S A Z A K G K Y M

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Acct#: \_\_\_\_\_ -01