



Dollars & Sense

PROUDLY SERVING YOU SINCE 1947

Fall 2018: Vol. 17 No. 3

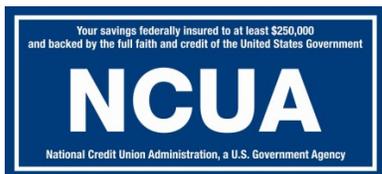
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Dollars & Sense is published quarterly for Mid-Kansas Credit Union Members



www.facebook.com/MidKansasCreditUnion



Manager's Memo

At the end of July, we had positive net income of over \$100,000. That can change before the end of the year, but last year at this time, we had negative net income, so we are definitely headed in the right direction. We are continuing to watch our expenses and are trying to generate more income by making more loans. We appreciate all our members that have come to us for their borrowing needs.

We have had increased use of our Remote Deposit Capture service. Several things to keep in mind when using RDC are the following things: 1) make sure that the checks are endorsed correctly, 2) there will be a hold placed on the funds you deposit, and 3) there is a limit on the dollar amount of checks that you can deposit through RDC. If you have questions, please call us.

In the past several months, we have seen an increase in check fraud, wire fraud, and members falling victim to internet scams. Please be cautious when dealing with people or organizations that you are not familiar with. Do your research - ask around, do internet searches, etc. And if you are ever unsure of something, please don't hesitate to give us a call. We are here to help!

- Gary Duerksen

International Credit Union Day

International Credit Union Day is a global event celebrating the cooperative efforts of credit unions around the world. This day is set aside to recognize the work of the cooperative movement, exemplifying the philosophy of "People helping People". ICU Day started in 1948 and is held the third Thursday in October - this year marks the 70th Anniversary.

Come join MKCU in celebrating International Credit Union Day on Thursday, Oct 18th!

Moundridge will have a hamburger cookout from 11:00 a.m. - 1:00 p.m.

Buhler will serve root beer floats and party mix.



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
Brandon Unruh, Fieldman/Ag
Loan Officer
Anthony Jasso, Collections & IT
Susan Johnson, Loan Clerk
Connie Richards, Loan Processor
Stacy Richert, Customer Service
Operations Manager

Member Service Reps:

Rashell Kaufman
Connie Olson
Stephanie Pfeiff
Naomi Poloniecki
Amber Ponder
Jill Robb
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
Randy Ediger, Member

Supervisory Committee

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

Credit Committee

Delonna Barnett, Chairman
Gary Huxman, Secretary
Cameron Voth, Member

www.mkcu.coop

Ag Notes

Brandon Unruh, Fieldman/Ag Loan Officer

With fall being right around the corner, my thoughts always take me to one of my favorite holidays of the year, Thanksgiving. I have many things to be thankful for as I reflect on my first year working as your Ag and Commercial Loan Officer. I am thankful for the ability to work with and for such great people.

The MKCU staff has been very understanding as I have learned the ins and outs of what is required to sit on the opposite side of the lending desk that I had been used to for so many years. The segment of the MKCU membership that I have the privilege to work with each day are a group of dedicated, caring and extremely hardworking farmers, ranchers and business owners. I thank you for your patience and support as I have learned this new role. I am also thankful for the amazing mid August rains that we received. Hopeful this has turned into good soybean and milo yields. Through the good times and bad, MKCU is here to work with you and for you to help you realize your operations greatest potential. And finally, I would like to wish the farmers a safe and bountiful fall harvest.

Records Update

In an effort to serve you better, we are updating our records...and we need your help. The next time you come in or drive through, please be aware that we may ask for your Photo ID.

Terms to know to stay safe from Fraudsters

<http://met-networks.com/2016/07/14/phishing-vishing-smishing-pharming/>

<https://www.ncua.gov/newsroom/Pages/ncua-report/2016/november/education-key-protecting-members.aspx>

Scammers, hackers and fraudsters can make your life miserable. Here's some terms to know to keep your data and identity safe.

Ransomware - Malware that invades a computer system and prevents you from accessing your data, files or information. Fraudsters then demand a ransom be paid to allow access. To stay safe, back up data, only download software from trusted sites and don't open attachments from email senders you don't recognize. Report ransomware to the FBI through the Internet Crime Complaint Center: www.ic3.gov

Phishing - Individuals are encouraged to click through to fraudulent sites, give personal information about themselves or even send money.

Vishing - Scammers call you to get personal information or trick you into giving access to your computer or accounts. Most of the time, fraudsters will impersonate a trusted company and use urgency to get victims to act quickly.

Smishing - Using SMS text messaging, you are tricked into downloading a virus onto your phone.

Pharming - Uses domain spoofing (in which the domain appears authentic) to redirect users to copies of popular websites where personal data like user names, passwords and financial information can be 'farmed' and collected for fraudulent use.

Always be mindful of links, strange emails or unusual phone calls or messages. If you suspect it's suspicious, you are probably right.

Member Services

ACH
ATM Cards
Auto Transfer from Share
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
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, October 8
in observance of Columbus Day
Thursday, November 22
in observance of Thanksgiving
Monday, December 24th &
Tuesday, December 25th
in observance of Christmas
Tuesday, Jan 1st
in observance of New Years

www.mkcu.coop

Notes from Buhler

Jan Pankratz- Buhler Branch Manager

Need some extra cash? This is a question that will get a resounding "yes" from everyone!

If you have a titled vehicle financed at another institution and we are able to refinance it, we will pay you \$50 for loans between \$5,000 and \$10,000. And even better, \$100 cash back on loans \$10,000.01 and higher.

So your current loan has an incredibly low interest rate? MKCU will match your rate with proof from your current loan. All loans are subject to MKCU underwriting policies, guidelines and credit approval.

The Cash Back Promotion is good through December 31, 2018. But why wait? Give us a call and let us put cash in your hands today!

Christmas Open House — Saturday, November 17, 2018

Mid-Kansas Credit Union, along with other Moundridge merchants, will be participating in a Christmas Open House! Plan now to be a part of a very busy and fun day and get a jump on your Christmas shopping at your local businesses.

Join us at the Moundridge office for refreshments, giveaways, and drawings!!!

The Loan Corner by: Corey Janzen

Cameron Voth, Loan Manager
Corey Janzen, Loan Officer

Lately, we've been fielding a lot of questions from members regarding our Indirect Lending program, also known as CUDL (Credit Union Direct Lending). This snippet is to possibly answer any questions you might have, but don't necessarily want to ask.

CUDL provides a partnership between credit unions and auto dealerships, which creates a convenience benefit to credit union members looking to purchase a vehicle and needing a loan. With CUDL, MKCU has a partnership with certain dealerships in the area. (If you would like to know if a particular dealership is participating with MKCU, please give us a call.)

All the paperwork of a typical vehicle purchase can be done through a participating auto dealership. As the member, you simply have to tell the dealership you are an MKCU member and that you would like to keep your loan through us. This saves you from having to drive back and forth between the dealership and MKCU, thus providing a "convenience" factor.

Want to request a pre-approval before you start looking for a vehicle? You can call or come in to MKCU and get pre-approved before going to the dealership. All the paperwork can still be done on site at the dealership.

For those of you who are more comfortable working directly with a loan officer at MKCU, we still offer one-on-one personal service. You can complete an application on-line or come in and visit with one of the loan officers. We will be happy to assist you with the loan process.

Our goal for the CUDL program is to provide another way for our members to keep loans here at MKCU all the while offering simplicity to the loan process. Because, as always, we need and want your loans!

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.



ARE YOU MOVING?



Don't forget to give us your new address!

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 by logging into
MK Net. Contact us if you have questions.



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 Exotic Woods puzzle

Congratulations to our Winners: 1st Prize - Dick Rempel; 2nd Prize - Joe Garrison; 3rd Prize - Geraldine Wiebe

Word Search for Thanksgiving Dinner

Find and circle all of the Items used to make Thanksgiving Dinner (not an all-inclusive list) 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, November 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.

- | | |
|------------------------|-----------------|
| BREAD | MAYONNAISE |
| BROTH | MILK |
| BROWN SUGAR | MUSHROOMS |
| BUTTER | MUSTARD |
| CARROTS | NUTMEG |
| CELERY | ONION |
| CINNAMON | ORANGES |
| CLOVE | PAPRIKA |
| CORN | PECANS |
| CORNSYRUP | PEPPER |
| CRANBERRIES | PICKLES |
| CREAM OF MUSHROOM SOUP | PUMPKIN |
| EGGS | ROSEMARY |
| FLOUR | RUSSET POTATOES |
| FRENCH FRIED ONIONS | SAGE |
| GREEN BEANS | SALT |
| HAM | SUGAR |
| HERBS | SWEET POTATOES |
| MARSHMALLOWS | TURKEY |
| | WATER CHESTNUTS |
| | YEAST |

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

Name: _____

Acct#: _____ -01

Address: _____