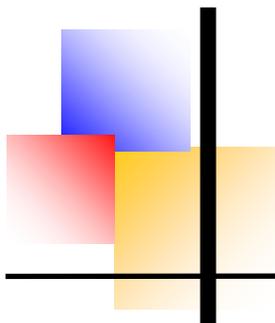




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Manager's Memo

Rick Krehbiel

We continue to have new staff to introduce in our newsletters. You will find an article in this newsletter about Keith Tucker, who has been on staff since the end of December as fieldman/ag loan officer. But we also have a new part-time ag loan officer that will be providing training for Keith. His name is Frank Waggoner. Frank actually worked for Mid-Kansas Co-op in the Groveland office back in the late 1970's. The last thirty plus years, Frank has been working as an ag loan officer in a variety of settings, including over twenty years with Farmway Credit Union in Beloit. Frank retired from Farmway at the end of December and is living in McPherson. He will be with us a couple of days each week sharing his years of experience with credit unions especially in the area of ag loan underwriting.

Change is a fact of life. Some is good and some is not so good. We recently received notification from CUNA Mutual Insurance Company that the group Life Savings and Loan Protection coverage that we have been providing since the credit union started is being discontinued. We will no longer be able to provide this insurance for our members. Members taking out new loans will be able to purchase credit life insurance if desired. This change will happen July 1st of this year. CUNA Mutual has indicated that members who have this coverage now will be able to purchase similar coverage without proof of insurability. You will be receiving a letter from CUNA Mutual if you are eligible for either of these options.

We are in the process of developing a risk-based lending program for consumer loans. Since our credit union began, we have been charging all qualifying members the same interest rate on loans. Over the years, the industry has changed. Almost all of our competition has a risk-based program. This will allow us to be more competitive for members with good credit and it may allow us to serve members we previously turned away. We will strive to develop a program that is fair to all members

Good loans are the key to our bottom line! If you have any interest in borrowing some money, please give us a chance. We would love to talk with you.

NOTICE: Effective March 1, 2014 our OVERDRAFT FEE, RETURN CHECK FEE and OVERDRAFT PRIVILEGE FEE will all be \$25.00 per item.

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.





Ag Notes

Keith Tucker

As the new Ag Loan Officer, I am thrilled to have the opportunity to serve the rural community in central Kansas. Dealing directly with producers and helping them achieve what they need has always been a goal of mine, so I am very glad to be here. I'm originally from Lyons, KS. My father, Kenny, worked for Servi-tech for 21 years, and is now a full-time agronomist for a farmer near Sterling, KS. My mother, Brenda, has been the Assistant Controller at the Kansas Ethanol Plant south of Lyons for 5 years. I attended K-State from 2010 to December of 2013 and graduated with a degree in Agribusiness and minor in Agronomy. My hobbies include hunting and trapping, fishing, going to the lake, playing guitar, and working on vehicles. I worked for a farmer near Lyons throughout high school, and still do on occasion. I also was an intern at both Crop Production Services and Bartlett Grain Company while in college. I love central Kansas and always planned on coming back close to home because the people are so great. My background and deep pride in Agriculture is what brought me to your Credit Union and I look forward to meeting members, if I haven't met you already.

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 7:30-5, 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
Cameron Voth, Loan Officer
Keith Tucker, Fieldman/Ag Loan Officer

Anthony Jasso, Collections & IT
Susan Johnson, Loan Clerk
Becky Setser Clark, Member Service Rep Supervisor

Member Service Reps

Naomi Poloniecki
Jan Graber
Cindy Unruh
Stephanie Pfeiff
Skyler Freeman
& Liz Johnson,
Dollars & Sense Editor

BUHLER STAFF

Member Service Reps

Bonnie Danner
Jan Pankratz
Linda Plett
Sharon Stucky

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Ron Stucky, Member

CREDIT COMMITTEE

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

TOP FAMILY VACATION SPOTS

1. Atlantis Resort and Casino—Paradise Island, Bahamas— The \$850 million Atlantis Resort recreated the infamous lost continent, filled with adventure and intrigue. This mecca of family fun features over 20,000 guest rooms, 38 restaurants, and countless activities. Water enthusiasts can visit miles of beaches, take a dip in one of the 11 pool areas or play on 7 different water slides.

2. Snowbird Ski and Summer Resort— Snowbird, Utah— If you are wanting a snow get away, then grab a pair of skis and head to Snowbird for a wonderful, wintry vacation. The resort rests in Little Cottonwood Canyon, which offers 3,240 feet and 5,000 acres of mountain to explore, and whose proximity to the Great Salt Lake ensures over 500 inches of snow falls annually. The resort now features 10 lifts, 85 runs and an uphill capacity of 16,000 people. They also offer ice skating, snow tubing, snowshoe tours and luge sleds.

3. Tanque Verde Ranch—Tuscon, Arizona—Tanque Verde Ranch is a family resort aiming to lasso the cowboy outta everyone. Literally meaning "Green Pool" the 640-acre Tanque Vered Ranch is a serene oasis nestled into the Sonoran Desert and adjacent to Saguaro National Park. It has over 120 horses and offers ample riding opportunities. Naturalist guides offer hikes through the desert wilds, exploring canyons, cacti and even secret waterfalls.

4. Hilton Waikola Village—Waikoloa, Hawaii—If your family is looking for an island excursion to get away from it all, the Village promises endless activity and unprecedented luxury. Parents hoping to find a child-friendly haven can sign their tykes up for Camp Menehune. This camp allows kids to feed koi and swans, hunt for treasures, and explore tide pools, tropical gardens and saltwater lagoons.

5. Kingsmill Resort—Williamsburg, Virginia— Stretching over 3,000 acres of Virginia wilderness, Kingsmill Resort boasts its own long list of recreational activities as well as close proximity to the fun found in nearby Colonial Williamsburg and Busch Gardens. Active families can enjoy the resort's 3 18-hole golf courses, 15 tennis courts and sports club featuring indoor and outdoor pools, exercise classes, personal trainers and a billiards and game room. Don't forget to sign little ones up for Kids Night Out, a pizza and game party that allows for a parents' romantic date night at one of the resort's six signature restaurants.

6. Circus Circus—Las Vegas— The biggest permanent big top in the world can be found rising in all its colorful glory here in Las Vegas. The resort lies on 70 acres of land, and with 3,800 rooms. "Ooh's" and "Ahh's" fill the air every half hour at Circus Circus, as performers engage in airborne stunts on the resort's center stage. Surrounding the stage is Midway, an enormous carnival filled with over 200 arcade games, carnival games and wandering clowns.

7. Out 'n' About Treesort—Takilma, Oregon— Something extraordinary is afoot in the woods of Oregon. Strung high above the earth, nestled into treetops and branches, is one of the world's most unique resorts, Treesort. This high-in-the-sky treehouse-resort proves that trees aren't just for the birds. Fourteen treehouses comprise Treesort, and sleep 2-8 people. Getting to the room is half the adventure — guests climb stairs, ladders, even a 90-foot-suspension bridge and a fire pole and rope swings provide kids with ground access.

8. La Costa Resort and Spa—Carlsbad, California—Most commonly associated with its 2 PGA Championship golf courses and world-class spa, La Costa Resort now earns itself a new reputation: Family Resort. At Camp La Costa, children experience the resort's magnificent facilities in a kid-friendly environment while parents pursue their own activities without worry. Kids age 5-12 spend the day at the camp where they engage in tennis, croquet, hiking, swimming, nature walks, crafts and ping-pong.

9. Disney's Animal Kingdom Lodge—Orlando Florida— At Disney's Animal Kingdom Lodge, families experience the thrills of an African safari without ever leaving their lodging. Guests initially greet the 33-acre property through the lobby's awe-inspiring 65-foot window. Strolling throughout the property's savannahs are over 200 animals representing more than 100 different species, including antelopes and gazelles. Many suites and rooms overlook the resort's savannahs, and balconies afford families an opportunity to come face to face with a giraffe.

-Larry Schmidt - Loan Manager

-Cameron Voth - Loan Officer

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 Cash Advance
- VISA Gift Cards
- Wire Transfers

Heading into spring brings the excitement of warmer weather, getting outside and often times bringing home a new car or recreational vehicle. There are several important things to do in order to be prepared for making some of those larger purchases. One of the most important steps when thinking of a car, boat, etc. is researching different makes and models. A great resource for that would be the new issue for Consumer Reports which Larry keeps locked in one of his draws, but if you stop by he'll let you take a look. The issue provides information on new vehicles concerning value and reliability, while also giving reports on the best and worst of used vehicles. Another resource we provide is under links on our website, mkcu.com, called Home and Family Finance. This website provides several informative articles on topics such as Housing, Retirement, Credit and also Autos. Second most important is deciding how much you should spend. Come by and see us to get preapproved so you don't have to wonder what will work for your budget. To eliminate multiple trips into the credit union bring in your most recent paystub or W-2 and submit an application online. We look forward to bringing the fun to summer!

CREDIT REPORTS

What's a credit report? Why do we need credit reports? Why should I check my credit reports? For Larry a credit report is the magic sheet that provides the information needed to make wise loan decisions. But really it is a collective report showing your credit history. These reports include loan information such as the amount, type, and location where a loan is being serviced; payment history on loans and credit; and the amount of credit being used compared to how much is available. An example of this would be credit cards where the report shows the maximum limit on the card, the current balance and the highest balance that has been on the card. Credit reports provide a one stop spot to identify a multitude of financial information and without them many institutions, if not all, would not even entertain the idea of extending a loan. They will also either help or hurt you in a search for any type of loan. There are two very important reasons for you to check your credit report. The most important is to detect identity theft. A credit report will show all loans, lines of credit, etc. from institutions that report information to the three credit bureaus. The second most important reason is to know where you stand as a whole. It is important to know what your total debt is, total monthly payments on those debts, and to get any misreported information corrected so it does not hinder your ability to borrow. You can get free copies of your credit report from all three bureaus by going to Annualcreditreport.com. You're allowed one report every twelve months from each credit bureau so you can get them all at once or spread them out.

HOLIDAY CLOSING

MID-KANSAS CREDIT UNION

will be closed on

Friday, April 18

in observance of Good Friday

and on

Monday, May 26

In observance of Memorial Day

And on

Friday, July 4

In observance of Independence Day

What's New at World's of Fun?

Opening day for World's of Fun is April 12, 2014 and May 24, 2014 for Oceans of Fun. There are many things to do at both of these parks such as, Thrill rides and family rides, Planet Snoopy Kids Area, Dinosaurs Alive, Live Entertainment, Joe Cool Club and many dining options to choose from! But new this year, is the SteelHawk!! A new ride that will take guests to breathtaking new heights! Get ready to take flight as SteelHawk soars 301 feet in the air and spreads its steel wings at a 45-degree angle at a speed of 8 rotations a minute swinging riders for a 60-second flight. It is approximately 100ft taller than Rip-Cord, Mamba and Detonator. Riders will experience a sense of exhilaration which will mimic the feeling of free flight. SteelHawk will feature 32 two-person swings that provide gravity-defying thrills as riders' feet dangle at heights never experienced before at Worlds of Fun! On a clear day, you can see stunning views across Kansas City. Families can experience the thrill of SteelHawk together, and with its unique LED light display mounted on the arms: SteelHawk is an outstanding nighttime ride. SteelHawk will make its debut in the spring of 2014 at Worlds of Fun!

Don't miss out on this exciting new ride, you can purchase both Season Passes and a single day ticket right here at Mid-Kansas Credit Union



Worlds of Fun & Oceans of Fun
All parks, Age 3 and up
\$TBA



Silver Dollar City Tickets

Adult Season-TBA Adult 1-Day-TBA
Child's Season-TBA Child's 1-Day-TBA

Whitewater Bay Tickets

Adult 1-Day-TBA
Child 1-Day-TBA

Silver Whitewater Combo

Adult-TBA
Child-TBA



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

Contest Winners to the VALENTINES WORD SEARCH

Congratulations to our First prize winner—Jerry Stucky; 2nd prize—Shirley Schrag; 3rd prize—Loretta Brink

GOING ON A CRUISE WORD SEARCH

Find and circle all of the Going on a Cruise words that are hidden in the grid. Words may be found left, right, up, down or diagonally and backwards. Bring or mail your entry to Mid-Kansas Credit Union, 104 S. Ave. B, P.O. Box 608, Moundridge, KS 67107 by Sat. May 31, 2014. 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 Prize: \$25; 2nd: \$15; 3rd: \$10.

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

- BEACHES
- CABINS
- CARNIVAL
- CELEBRITY
- DECK
- DEEP SEA DIVING
- DISNEY
- EXCURSIONS
- FLIPFLOPS
- FOOD
- FUN
- ISLANDS
- LOUNGE CHAIR
- LUGGAGE
- NATIVES
- NORWEGIAN
- OCEAN
- PALM TREES
- PASSPORT
- PICTURE ID
- PRINCESS
- ROYAL CARRIBEAN
- SHIP
- SHORELINE
- SNORKEL
- SUNDRESS
- SWIMMING POOLS
- SWIMSUIT
- VACATION
- WAITERS