

DOLLAR\$ & \$ENSE



Proudly serving you since 1947

Manager's Memo

by Rick Krehbiel

Summer 2016: Vol. 15 No. 2

Just for Fun: Only one woman's portrait has appeared on U.S. currency-who is it? (Look for the answer somewhere in the newsletter)

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



This is the last time I will have the opportunity of addressing the membership of Mid-Kansas Credit Union. All things come to an end and after almost 42 years, so will my time with MKCU. Before I leave, I have just one thing to say and that is "Thank you"!

I had the privilege of working for ten years with Art Dick. Art is the consummate gentleman. He demonstrated to me what it means to serve our members and would do whatever needed to be done whenever it needed to be done. Thank you, Art, for being my mentor.

Volunteers are an important aspect of our cooperative business. We depend on volunteers to fill our Board of Directors, Credit Committee, and Supervisory Committee. It never ceases to amaze me how much time and effort is put in by these volunteers to set policies, to decide what new services to provide, to determine who qualifies for loans and to help audit our books. To all the members who have volunteered over the years, thanks for what you did for MKCU. What you did was important!

I need to say a special thanks to the Boards of Directors that I have worked with over the years. The Board was responsible for my original hire, allowing me to become manager when Art retired and giving me the opportunity to continue working as long as I desired. We have had our share of challenges, but together we have gotten through them all. I am optimistic about the future of MKCU and want to thank the Boards for all they have done over the years to get us to this point.

When I started with MKCU in 1974, I was one of four staff members. Today we have almost twenty! During my time, we have had more than 70 different individuals who have worked for MKCU. Staff is the key connection with members that will keep them coming back for financial services or make them go elsewhere. While staffing issues can be challenging, any success I've had during my tenure is because of the excellent people I had working with me. Thank you, current, and former staff, for all you have done for our members and me.

One other group that needs to be thanked is my family. I have felt complete support from my devoted wife Pat, my daughter Tanya and son Ky. I know I spent a lot of time at the office but I rarely missed a ball game or school program when you were participating. Thanks for your support and I am sorry if you ever felt this job was more important than you were. It was not!

And finally, thank you, members of Mid-Kansas Credit Union, for giving me the opportunity to provide you financial services for many years. I hope that I treated you with respect in all dealings and I am truly sorry if I did not. My final request is that you treat Gary Duerksen as you have treated me. Gary will be taking over as manager and is experienced and very qualified to lead MKCU wherever the board decides it should go.

Thank you and God bless.



Remote Capture Deposit is Now Available!



We are excited to announce that the new Remote Capture Deposit is now ready for our members to use! The MKCU app is free to our members and available at the Apple Store and Google Play. A valid e-mail address is required for each account in order to utilize this service. Call today to see if we can enable this new service for you.

Additional information can be found on our Facebook page.

OPEN HOUSE FOR RICK KREHBIEL

Please join us for an open house on August 12 from 1 - 5 p.m. in Moundridge to celebrate Rick Krehbiel's retirement.

Refreshments will be served. Help us celebrate Rick's over 41 years of service to Mid-Kansas Credit Union and wish him well in his retirement.

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.



Summer Vacation!





Fridge Worthy Information!

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

Rick Krehbiel, Managing Director
Gary Duerksen, Manager
Larry Schmidt, Loan Manager
Cameron Voth, Loan Officer
John Vogt, 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
Liz Johnson
Paula Rodriguez

Buhler Staff

Jan Pankratz, Branch Manager
Member Service Reps:
Linda Plett
Sharon Stucky-Dollars & Sense Editor

Board & Committee Members:

Board of Directors

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

Supervisory Committee

Kristy Gaither, Chairman
Wanita Schrag, Secretary
La Donna Wedel, Member

Credit Committee

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

Part 1: Identity Theft 101—"Protect Your Information"

AVOID Identity Theft—you hear about it and think "Oh, that won't happen to me", but the reality is—it **could happen to you**. Identity theft is a growing crime that affects millions of people—costing billions of dollars. Technology provides opportunities we might never have imagined, but it can also increase your vulnerability and risk for being a victim of identity theft. While companies work at increasing security, someone is right behind them working on a way to break into that secure system. Becoming a victim of identity theft can be time consuming and emotionally draining. Here are a few tips to help you protect your information. While these suggestions are not fool-proof and there are no guarantees, they just might help you reduce the risk of becoming a victim of identity theft.

Safeguard your Social Security Number (SSN), Insurance Identification card (including Medicare), Checks, Debit/Credit Card Numbers, PINs, Account Numbers, and all Passwords.

Each time you leave your house, take only the identification and form of payment (cash, checks, Debit/Credit cards) you need for your outing—leave the other items at home in a safe place. Remember that your Medicare card has a SSN on it and should also be kept in a safe place. However, be sure to take your Medicare card with you to medical appointments and the pharmacy, then return it to a safe place.

Do not give out your SSN, Insurance Identification number, Credit or Debit Card number, Account number, or PIN over the phone or on-line unless you initiate contact with the other party and feel comfortable about it. If you are asked to give any of these numbers for any reason, ask why the person needs it, how it will be used, and how it will be kept secure. Do not put your SSN on your checks. Verify your insurance summary of claims payment to make sure the items listed are services you received. Take the labels off of prescription bottles before discarding them. Monitor your MKCU account and MKCU VISA Credit Card Statements and report any discrepancies to MKCU immediately. Shred any financial documents (canceled checks, credit card statements, etc.) that contain your personal and financial information.

For online accounts, set up "strong" passwords using a combination of upper and lower case letters, numbers, and characters (!@#%\$&*) and change them periodically. If you have trouble thinking of strong passwords, try coming up with a phrase and using the first letter of each word as the base. Then substitute some of the letters with numbers and characters. For example, "I want to see the stars." could be *1w2Ct**. Never use the following personal information in your passwords: mother's maiden name, birth dates, phone numbers, or any part of your SSN.

When discarding your computer or mobile device, be sure to permanently remove all personal information—photos, call logs, address lists, web search history, etc. Check your owner's manual, service provider's website, or device manufacture's website for information on how to permanently remove your data.

Order your Free Credit Reports.

Federal law allows you to request a free credit report (every 12 months) from the three credit reporting companies: Equifax, Experian and TransUnion. Visit www.annualcreditreport.com or call 1-877-322-8228 for information on how to request your credit reports. One suggestion is to order one report at a time (instead of all three at once) and space the requests every four months to get a picture of your credit throughout the year. The information in each report may be slightly different, but watch for new accounts that you did not initiate, addresses where you never lived, and charges that look suspicious. Contact the credit reporting companies with any discrepancies in your credit reports.

Thieves also target children so consider monitoring your children's credit reports as well as your own.

Protect your Mail & Reduce unsolicited mail, phone calls, and emails.

Protect your incoming mail by using a locked mailbox and removing mail promptly after it has been delivered or consider renting a mailbox at the Post Office. Do not leave mail out in your mailbox for pick up. Instead, drop it in the slot at your Post Office or hand it directly to your mail carrier. If your mail is stolen, contact the Postal Inspector at 1-877-876-2455 or go to <https://postalinspectors.uspis.gov/>.

You can opt out of pre-approved offers for credit cards and insurance by calling 1-888-5-OPT-OUT or by visiting www.optoutprescreen.com. To register your phone on the Do Not Call Registry, call 1-888-382-1222 or visit www.donotcall.gov. To opt out of unsolicited commercial emails from Direct Marketing Association, visit www.dmchoice.org. For many more helpful tips on protecting your private information, please visit www.consumer.ftc.gov/topics/identity-theft.

Just for Fun Answer: Martha Washington. "Although a number of idealized female figures can be found on various early currency issues, Martha Washington is the only woman whose portrait has appeared on a U.S. currency note. The engraving appeared on the face of the \$1 Silver Certificate, Series 1886 and 1891, and on the back of the \$1 Silver Certificate, Series 1896." Source: <http://www.bep.gov>

In the next issue: Identity Theft 201 - "Recovery Mode"

Member Services

ACH
 Agricultural Loans
 ATM Cards
 Auto Loans
 Cashier's Checks
 Direct Deposit/Direct Payment
 Drive-up ATM
 Drive-up Window
 E-Alerts
 E-Statements
 Fax Machine Service
 Free Checking Accounts
 Foreign Currency & Foreign
 Item Collection
 Free Notary Service
 Home & Family Finance
 @Resource Center
 Home Improvement Loans
 IRA Accounts
 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
 Personal Loans
 Real Estate Loans
 Remote Capture Deposit
 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, July 4
 in observance of Independence Day

and

Monday, September 5
 in observance of Labor Day

Are you moving?



Don't forget to give us
 your new address!

Annual Meeting Highlights

Thank you for attending our Annual Meeting at Buhler High School in March! The election results are as follows:

Board of Directors—Jay Goering and Elaine Schmidt
 Credit Committee - Larry Schmidt



We appreciate our dedicated board and committee members—thank you for volunteering your time to MKCU!



Congratulations to our
 Annual Meeting Door Prize Winners!

John Birdeno, Milton Duerksen, Zach Duerksen,
 Marjorie Goertzen, Wayne Goertzen, Tony Hoffman,
 Doug Johnson, John Reimer, Judy Reimer,
 Robert Stucky, & Charlie Watkins

Ag Notes



As I write this early in June, we are hoping for a few weeks of "drier" weather for haying, soybean planting and wheat harvest. I can't bring myself to complain about "too much rain" - yet!

I'm wrapping up most of the member's financial workups for 2016. It has been a difficult year to do cash flow planning. These difficult years are always when it is most important to plan ahead, and to communicate as things evolve. In working through the financial information, I've had to delay some of the farm visits. I plan to complete these through the summer as we get past planting and wheat harvest.

We have been implementing some best lending practices over the past several years to improve our Member Business Lending (MBL) program. A MBL loan is any ag or commercial loan (s) where the aggregate borrowing by a member exceeds \$50,000.00. Some examples of these are the financial workups, pre-notification of MKCU's collateral interest in crop and livestock production, and pricing our interest rates to be very competitive with other area lenders. We would appreciate the opportunity to discuss our interest rates and loan terms with you and see if we can help you with your operations.

I want to wish everyone a "BOUNTIFUL" and "SAFE" wheat harvest and summer!

by John Vogt - Ag Loan Officer

Notes from Buhler

by Jan Pankratz - Buhler Branch Manager

I am often asked what the best way is to establish a credit score. My answer is to apply for a MKCU Visa credit card. This card has many features:

- No Annual Fee
- Low 10.9 Annual Percentage Rate
- EZCARD for online access to your account
- A must-have to reserve a hotel room or rental car
- Receive same day credit by making your payment at either MKCU location
- Avoid paying interest on purchases if you pay your entire balance by the due date each month
- Score Card Rewards for free top brand name items (plus free shipping!) and great travel discounts
- The preferred and safest method of paying for online and phone purchases
- Questions can be answered by speaking to an MKCU employee



By using and always paying the minimum monthly payment you will find the MKCU Visa credit card will be convenient, plus advantageous to your credit score. Ask for an application today!

-Larry Schmidt - Loan Manager

-Cameron Voth - Loan Officer

The Loan Corner

By Cameron Voth



Mid-Kansas Credit Union is still looking for loans so if you've been putting off a purchase, large or small, now is the time to make it happen. Cars, trucks, and SUV's are some of our specialties. Another area of lending is homes. The housing market has been inundated with a flurry of activity. The general consensus is that it's a seller's market out there which means there are houses to be bought! Not to mention the growing strength of economic numbers giving more power to the likelihood of a rising rate environment. This seems like the time to buy a home. Interest rates are historically low and barring bad economic data or a catastrophe, rates will be rising any month now. However, since this article is being written at least a month before you will be reading it I'm sure there will have been some bad economic data brought to light. But, that bad data would just mean rates will stay low and remain ripe for the taking. So pick out a house and come see Mid-Kansas Credit Union for your home loan needs.



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 in to MK Net. Contact us if you have questions.



We now have a Facebook page! Find us on

THE VISA DEBIT CARD



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

THE VISA CREDIT CARD
from Mid-Kansas Credit Union



STOP IN AND APPLY TODAY!

You may make your payment at Mid-Kansas Credit Union and receive credit that same day.



Contest Winners to the FLOWERS Word Search

Congratulations to our winners: 1st prize–Leanna Regier; 2nd prize–Gary Winsky; 3rd prize–Norvin Schrag

The top three responses for favorite flowers were: 1. Rose (red) 2. Peony 3. Lilac

CU Slogan Cryptogram Puzzle

In honor of Rick Krehbiel's upcoming retirement, I thought it would be fun to use a cryptogram puzzle he submitted for the newsletter back in 1977 when he was a Loan Officer. A cryptogram is a word puzzle in which one letter is substituted for another letter. The substituted letter remains constant throughout the puzzle. For example, if X stands for A in one word in the puzzle, it will stand for A in all of them. 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 Thursday, September 1, 2016. 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 entry per family or newsletter). Please remember to write your name, address and account number on the entry. 1st Prize: \$25; 2nd: \$15; 3rd: \$10.

Can you figure out the four Credit Union Slogans?

You Can Do It!

KEY: A=___ B=___ C=___ D=___ E=___ F=___ G=___ H=___ I=___ J=___ K=___ L=___ M=___ N=___ O=___ P=___ Q=___ R=___ S=___ T=___
U=___ V=___ W=___ X=___ Y=___ Z=___ (use this list to record the letters as you figure them out—note, not all of the letters are used in the slogans)

R F A W R Y K W W A W U L P F L - J O F J' R J O W Z B C F L.

D Y J I Y U G U Y I H J, D Y J I Y U Z O F U H J L, X B J I Y U R W U A H Z W.

H J' R C O W U W L Y B X W N Y D M.

J W F Z O L Y B U P Y N N F U R J Y O F A W K Y U W Z W D J R.



Name: _____

Acct #: _____-01

Address: _____

