



# DOLLAR\$ & \$ENSE



Proudly serving you since 1947

## Manager's Memo

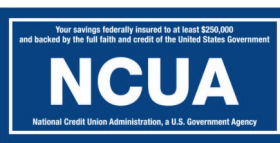
by Gary Duerksen

Fall 2016: Vol. 15 No. 3

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



One of the reasons that I like working at credit unions is the credit union motto "Not for Profit, Not for Charity, But for Service". Mid-KS Credit Union is not in business to make a profit for the stockholders or the individuals that own company stock like most other financial institutions. But, Mid-KS Credit Union would not be in business long if we provided free services to our members. In order for Mid-KS Credit Union to survive and be able to offer the services that our members need in the future, our income has to be more than our expenses. Our goal is to provide services that our members need at a reasonable cost that still allows the credit union to generate adequate income to pay all expenses and build the financial strength of the credit union. It is difficult to generate positive income in the low rate environment that we are in so we are trying to cut costs where possible.

One observation that I have from the first few months of working at Mid-KS Credit Union is that the employees of Mid-KS Credit Union are trying to meet the needs of members as promptly as possible. I want to commend the employees on the job they do working with members and want members to understand that employees are doing the best they can to answer questions and wait on members on a timely manner.

On the note of employees, Cameron Clark started September 1 on a work study program thru Moundridge High School. He is Becky Clark's son. He will be working every school day from 2-5 training as a teller. Jan Graber quit August 13 and we hired Connie Richards to replace her. Connie had worked at Mid-KS Credit Union for about a year previously and we are happy to have her back.

## Rick Krehbiel Honored



Art Dick and Rick Krehbiel at Rick's Retirement Party.

Rick Krehbiel's legacy at Mid-Kansas Credit Union is something to be rivaled. After almost 42 years of service at MKCU, Rick traded in balancing the general ledger for more time on the golf course. In a day and age when people change jobs at the drop of a hat, Rick showed his commitment, stability, and dedication to the members of MKCU—an organization he believes in wholeheartedly! His MKCU career started in the Fall of 1974 as Assistant Treasurer. By the Fall of 1975, he was a Loan Officer and acting as Assistant Manager—a title he held until 1985 when he took over as Managing Director from his predecessor, Art Dick. During his leadership, Assets grew from over \$8 million to over \$50 million, two new buildings were built, and technology advancements soared. On Friday, August 12th, MKCU held a Retirement Party for Rick and enjoyed hosting many members, friends, and family who came to celebrate with Rick. He will continue to be involved with MKCU as a Board Member.

*Thank you, Rick, for your dedication to MKCU! We are truly honored! Happy Retirement!*

## New charge for counting coin

There is now a charge for counting large amounts of coin. The first bucket (approximately 1 gallon size) of coin is FREE. Each additional bucket (or partial bucket) of coin brought in by a member on the same day will be \$3.00 each.

$$\begin{aligned}
 & \text{1 bucket} = \text{FREE} \\
 & \text{1 bucket} + \text{1 bucket} = \$3.00 \\
 & \text{1 bucket} + \text{1 bucket} + \text{1 bucket} = \$6.00
 \end{aligned}$$

## Safe Deposit Box Rental Reminder:

When you rent a Safe Deposit Box at MKCU, you designate an account to have the funds automatic transferred out of each year to pay for the rental fee. If you do not have enough in that account, your payment will not transfer and be delinquent. To avoid a \$5.00 Late Payment Fee, please make sure you have funds available in your designated account.

## Please join us for International C.U. Day on Oct 20th (a.k.a. Root Beer Float Day)



The Moundridge office will serve Root Beer Floats.  
The Buhler office will be serving cookies, party mix, and cider.  
Both offices will have drawings and door prizes.  
Everyone is welcome to join us at either or both locations!



**Happy Thanksgiving!**

Gratitude is the inward feeling of kindness received.

Thankfulness is the natural impulse to express that feeling.

Thanksgiving is the following of that impulse.

~ Henry Van Dyke

## 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, Managing Director  
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:**  
Liz Johnson  
Stephanie Pfeiff  
Naomi Poloniecki  
Connie Richards  
Paula Rodriguez  
Cindy Unruh

### 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  
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

# Fridge Worthy Information!

## Part 2: Identity Theft 201—"Recovery Mode"

### **AVOID** THEFT

*This is the second part in a two part series on identity theft. If you missed the first part, you can find it on our website [www.mkcu.coop](http://www.mkcu.coop) click on "Newsletter" and select Newsletter Second Quarter 2016.*

So, you did everything you could to protect your private information, but someone got a hold of it anyway. Where do you start? If you think you may be a victim of identity theft, here are some first steps to get you started on a plan of action. The Federal Trade Commission website (below) offers additional steps. Take a deep breath, then...

### 1. Contact the organization (s) where your personal information was compromised.

Speak with someone in the fraud department and explain that your identity has been stolen. Ask that the account be frozen or closed and change log-in and passwords for any of your existing accounts.

### 2. Place an initial fraud alert with one of the three nationwide credit reporting companies AND get your credit reports.

You can place a free, 90-day fraud alert on your account by contacting one of the three credit reporting companies. You only have to contact one of the companies as they are required to contact the other two. Also request your credit reports by going to [www.annualcreditreport.com](http://www.annualcreditreport.com) or calling 1-877-322-8228. If you already requested some or all of your free credit reports, you might be charged a fee for another report if you want it immediately. Or you might receive a free credit report by following the instructions on the fraud alert confirmation letter, but that will take longer.

Equifax - [www.equifax.com/creditreportassistance](http://www.equifax.com/creditreportassistance) or 1-888-766-0008

Experian - [www.experian.com/fraudalert](http://www.experian.com/fraudalert) or 1-888-397-3742

TransUnion - [www.transunion.com/fraud](http://www.transunion.com/fraud) or 1-800-680-7289

### 3. Report identity theft to the FTC and create an Identity Theft Affidavit and recovery plan at [www.identitytheft.gov](http://www.identitytheft.gov) or call 1-877-438-4338.

Follow the step-by-step instructions on the website and create a recovery plan or you can call for assistance over the phone. Many helpful tips are available on this website.

### 4. File a report with your local police department.

Take a copy of your FTC Identity Theft Affidavit; a government-issued photo ID; proof of address (like a rental agreement or utility bill); any proof of theft (notices from companies, IRS, etc.).

Let the officer know that you are a victim of identity theft and you need to file a report. Once you've filed a police report, ask for a copy of it (you'll need this to complete other steps). The FTC Identity Theft Affidavit and the Police Report together create your Identity Theft Report. These combined documents allow you certain rights.

### 5. Notify MKCU and any other financial institutions where you have accounts (remember to include store charge cards like JC Penney, Dillard's, Cabela's, Lands' End, Eddie Bauer, etc.).

**\*If your information is compromised in a tax-related identity theft situation, get helpful information at <https://www.irs.gov/uac/taxpayer-guide-to-identity-theft>.**

**\*If your Social Security Number is stolen, immediately contact the US Social Security Administration at 1-800-772-1213 (TTY 1-800-325-0778) or visit [www.ssa.gov](http://www.ssa.gov).**

**Remember to document, document, document!** As you notify different organizations and talk with a variety of people, it's important to keep a log—documenting the date, time, person you spoke with, name of the organization, and what was discussed. Be sure to keep copies of written correspondence and reports.

### Identity Theft resources:

#### **Federal Trade Commission**

[www.identitytheft.gov](http://www.identitytheft.gov)  
1-877-438-4338 (TTY 1-866-653-4261)

#### **Kansas Attorney General's office**

**In Your Corner Kansas -Consumer Protection Division**  
[www.ag.ks.gov](http://www.ag.ks.gov) (Click on In Your Corner Kansas - in the black bar at the top of the page. Then click on YOUR Identity in the blue bar)  
1-800-432-2310

## Member Services

ACH  
Agricultural Loans  
ATM Cards  
Auto Loans  
Cashier's Checks  
Coin Counting  
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

## HOLIDAY CLOSINGS

MID-KANSAS CREDIT UNION  
will be closed:

Thursday, November 24  
in observance of Thanksgiving Day

And

Saturday, December 24  
Monday, December 26  
in observance of Christmas

And

Monday, January 2  
in observance of New Years

## Ag Notes

by John Vogt - Ag Loan Officer

### National Farm Safety and Health Week.



Each year since 1944, the third week of September has been recognized as National Farm Safety & Health Week. This recognition has been an annual promotion initiated by the National Safety Council and has been proclaimed as such by each U.S. President since Franklin D. Roosevelt signed the first document. This year, that week is September 18<sup>th</sup>- 24<sup>th</sup>.

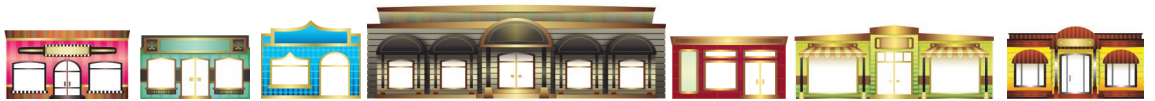
A sobering bit of research is that within five years of a farm fatality, nearly three quarters of the families who operated the farms where the accidents happened no longer operated them. Nearly half no longer lived on the farms at all. These numbers are startling, and should remind us all that a farm fatality often eliminates the legacy of that farm altogether.

As we prepare for what is by all expectations going to be a bountiful fall harvest, it's good to take a moment reflect about safety. A key element of safety is "mindfulness", being mindful of what's happening around us and who is around what's happening.

At MKCU, we want to wish all of you a SAFE AND BOUNTIFUL fall harvest!

### Christmas Open House — Saturday, November 19, 2016

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 hot cider & cookies. Don't forget to register for drawings!!!



## The Loan Corner

-Larry Schmidt - Loan Manager  
-Cameron Voth - Loan Officer

By Cameron Voth

### WHO ELSE IS CHECKING CREDIT SCORES?



Many institutions and industries are looking at credit history and credit scores now, not just financial and lending institutions. The main reason why they are checking credit is because they are expecting to see a correlation between how an individual manages their finances and how they will handle new responsibilities and obligations. Some types of companies or individuals now doing this include insurance companies, employers, utility companies, and land lords. Of course, this is not true across the board for all of these types of companies or institutions; and just because some do, does not mean your insurance provider, employer, utility company, or landlord does. For insurance, an example of how they use credit scores is taking it into account along with driving records and other information, to develop what many call an insurance score, which they use to estimate the risk they are taking on insuring an individual so they can charge what they deem a fair, accurate premium to all customers.

Employers can be looking at credit scores, but this is not a very standard or widespread practice. Some positions that would possibly look at scores include government and financial related jobs. Utility companies can use credit scores to determine how much of a security deposit they will charge or if they will charge a deposit. Land lords can use the score for a similar reason as utility companies, which is to determine how much of a security deposit will be charged or even if a deposit would be waived. Sometimes the score determines how much rent a person would have to pay. These are just a few examples of possible ways other businesses, besides lending institutions, use credit scores to determine how much consumers will have to pay. The trend will only continue to move that way with more businesses using credit scores to determine terms of service. This underlines the importance of checking credit reports regularly and working to build positive credit history. Get free credit reports once a year from each credit bureau (TransUnion, Experian, Equifax) by going to [annualcreditreport.com](http://annualcreditreport.com). And remember build positive credit by making payments on time, only using 50% or less of credit card limits or lines of credit, and the positive history will grow.

Just for Fun Answer: The largest note ever printed by the Bureau of Engraving and Printing was the \$100,000 Gold Certificate, Series 1934. These notes were printed from December 18, 1934 through January 9, 1935 and were issued by the Treasurer of the United States to Federal Reserve Banks (FRB) only against an equal amount of gold bullion held by the Treasury. These notes were used for transactions between FRB's and were not circulated among the general public.

Source: <http://www.moneyfactory.gov/uscurrency/nomsabove100.html>

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



We have Visa Gift Cards!



We now have a Facebook page!

Find us on 

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.

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No Bank/Credit Union Guarantee. May Lose Value. Waddell & Reed and Mid-Kansas Credit Union are not affiliated.*

## Contest Winners to the Cryptogram Puzzle

**Congratulations to our winners:** 1st prize—Ronda Fontaine; 2nd prize—Jim & Avis Morrison; 3rd prize—Teresa Schmidt

# Christmas Word Search Puzzle

Find and circle all of the Christmas words 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 Thursday, December 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.

CANDLES  
CANDY CANE  
CAROLERS  
COOKIES  
DECORATIONS  
EVERGREEN  
FAMILY  
FELIZ NAVIDAD  
FRANKINCENSE  
FROHLICHE WEIHNACHTEN  
FRUITCAKE  
GINGERBREAD HOUSE  
GOLD  
HOT CHOCOLATE  
ICICLES  
JINGLE BELLS  
LIGHTS  
MANGER  
MISTLETOE  
MITTENS  
MYRRH  
NATIVITY  
NUTCRACKER  
ORNAMENTS  
PAGEANT  
PLUM PUDDING  
POINSETTIA  
POPCORN STRINGS  
PRESENTS  
REUNION  
SHEPHERDS  
SHOPPING  
SLEIGH  
SNOWFLAKES  
SNOWMAN

TINSEL  
TOBOGGAN  
TRADITIONS  
TREE SKIRT  
WISE MEN

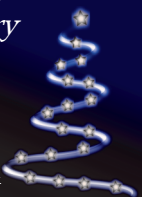


P Y Y J B Q M Z P T Y K S C F F S C S K C S G N S  
C O R N A M E N T S T P M N I E I T E K L X E T L  
L C P V I A Y V C C O I N X O L M T N E H T A C L  
J Q A C S R S D T O T T F O G I W E I E H B A G E  
E T A L O C O H C T O H X N I Z T G Y C S R M N B  
N M M S I R W P E H D K I Y E N H A A G O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



*Wishing you, and  
your family, a very  
Merry Christmas  
and a Happy  
New Year!*

*~from all of us at  
Mid-Kansas Credit Union*



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

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

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

\_\_\_\_\_

