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Manager's Memo

Rick Krehbiel

Summer 2015

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Quarterly for Mid-Kansas
Credit Union Members

We still have money to loan! If you are in the market, please give us a call. Our consumer risk-based lending program gives us opportunities to be more competitive than we have been in the past, so we would like to talk with you if you are looking to buy or refinance. It won't cost you a thing to ask and we might be able to save you some money.

The SHAZAM ATM Network conversion happened in late March, but it did not go without some hitches! We were anticipating some issues with CO-OP ATM's, but we were told that the cards would still work in those ATM's. Unfortunately, our cards did not work at all in CO-OP ATM's after our conversion to SHAZAM and they are still not working. We have reason to believe that our cards will be able to be used at CO-OP ATM's by the end of June. However, they will not be surcharge free. That will take more time, but it will eventually happen. Please watch our web site for updates as to when our cards will work at CO-OP ATM's and when they will again be surcharge free. We are willing to reimburse you for ATM charges you have incurred because the CO-OP ATM's are not available to use. Please provide us your ATM receipts with fees for reimbursement.

At our last board meeting the board of directors approved a couple of upgrades that will improve member access to their accounts with Mid-Kansas Credit Union. We have authorized development of a mobile version of our web site available for members which will improve account access with smart phones and tablets. This should be available by the time you are reading this article, so please contact us if you have any questions.

The board also approved the development of a Mobile Banking App that will include statement and history viewing, check viewing, ATM locator, MKPay integration and remote deposit capture. Remote deposit capture is the ability to take a picture of your check and e-mail it securely to the credit union for deposit. I am quite certain this will be available sometime in third quarter, but you can watch our web site for updates as they become available.

By the time you are reading this, the year will be half over. We must be having fun, because time is flying. Best wishes for the second half of the year!

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



When I saw this photo I felt that quite a few producers would be able to relate at the time I am writing this. However, by the time you are reading it, wheat harvest may or may not be winding down. While most are currently praying for the rain to stop so things can dry out for harvest, we all know that the spigot can shut off quickly when July and August come

around. The fall crops should be off to a good start this year regarding the moisture we've had, if you haven't received too much. But as always, the weather later in the season will be the determining factor and this photo may be a little more desirable at that time.

For any of those frustrated with the current farm bill, I've read some statements in the latest "The Agricultural Letter" that might shed some light at the end of the LONG five year tunnel. My main take away from it states "Farmers don't like locking in safety-net decisions for five years. Lawmakers say that is the most-often cited complaint and will be altered in the next farm bill." I hope you all have a safe a DRY harvest!

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

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Privacy Notice

For your convenience, Mid-Kansas Credit Unions privacy policy is posted on our web-site. You may access this policy by going to www.mkcu.com. Look for the blue box in the upper left corner just under the tool bar. If you have any questions please call Mid-Kansas Credit Union. Toll Free 1-888-345-2980.

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
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Real Estate Loans
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Share Certificates
Touch-Tone Teller
VISA Credit Cards
VISA Debit Cards
VISA Cash Advance
VISA Gift Cards
Wire Transfers

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

WHY GETTING PRE-APPROVED FOR AN AUTO LOAN (OR ANY LOAN) IS A GREAT IDEA

By Cameron Voth

The reasons are endless for getting pre-approved but there are a few major advantages to coming in to see us at Mid-Kansas Credit Union before heading to the closest dealership lot. The first, and most important reason, is to understand your financial situation. Here at the credit union we are not trying to sell you a car; we just want to help finance the right vehicle for you. We look at current debts compared to your income to determine what loan amount and payment will work for you because we want you to succeed with your loan. Dealers often times will focus on what maximum monthly payment you think you can afford once the perfect car is sitting in front of you. Knowing what you can spend on that new car before you get to a dealership helps take the pressure off the sale. The pre-approval essentially plans out your purchase, leaving little to chance. This planning allows you to focus on the car search once the pre-approval is completed, instead of wondering, "can I afford this car?" While looking around on the lot and test driving vehicles, you can have the peace of mind the financing has already been decided. No question of the rate or the term, along with any other possible surprises when dealing with a dealer finance office. Avoid buyer's remorse at any point after purchasing a vehicle. You will not have to regret an impulse buy because everything was decided prior to the purchase. The price was not too high, the monthly payment fits your monthly budget, etc. Last, but not least, buying and bargaining power. You can tell the dealership what you are willing to pay and if it's in the ball park, more than likely, the dealer will meet your price if they really do want your business. Come by MKCU today...or tomorrow, to get pre-approved.

HOLIDAY CLOSING

MID-KANSAS CREDIT UNION

will be closed on

Friday, July 3rd & Saturday July 4th

in observance of

Independence Day

and

Mon. September 7th

In observance of

Labor Day

THE VISA DEBIT CARD



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

Contest Winners to the SPRING WORD SEARCH

Congratulations to our First prize winner–Nadine Wedel; 2nd prize–Dietrich Rempel; 3rd prize–Lawrence Goering

Baseball Trivia Word Search

Find and circle all of the Baseball Trivia 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 Thursday September 1, 2015. 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, address and account number on the entry. 1st Prize: \$25; 2nd: \$15; 3rd: \$10.

Angels
Astros
Athletics
Braves
Brewers
Cardinals
Cubs
Diamondbacks
Dodgers
Giants
Indians
Jays
Mariners
Marlins
Mets
Nationals
Orioles
Padres
Phillies
Pirates
Rangers
Rays
Reds
Redsox
Rockies
Royals
Tigers
Twins
Whitesox
Yankees
Babe Ruth
Hank Aaron
Honus Wagner
Jackie Robinson
Lu Gehrig
Mickey Mantle
Ted Williams
Ty Cobb
Walter Johnson
Willie Mays

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