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## Manager's Memo

**Rick Krehblel**

Spring, 2015
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The only thing that is consistent with our business is the fact that there will be changes. Towards the end of March we had a conversion to the SHAZAM ATM Network. The good news is that we did not have to reissue cards. All existing VISA debit cards and ATM cards should be working on the new network. At the time of this writing, the conversion has not yet been completed. However I am hopeful for a successful transition. The SHAZAM Network will give our members access to an additional 3,000 surcharge-free ATMS nationwide, on which you can look for a Privileged Status logo. One change that some of our members may be experiencing with the conversion is the temporary elimination of the surcharge-free access to CO-OP Network ATM's. This surcharge-free access will be restored eventually, but it may take three or four months. In the meantime, we will reimburse you for CO-OP Network charges if you bring in your charge receipts.

Another significant change is our new association with Members Mortgage Services, L.L.C., a Credit Union Service Organization that will underwrite and process secondary market real estate loans for our members. You can find a link on our website to an application that will initiate the real estate loan process. We will not necessarily keep all of these real estate loans on the books of the credit union due to terms we will not be able to accommodate. Loans with such terms will be sold on the secondary market. However, service of these loans will be retained by MMS so that you will never have to deal with or make payments to any company other than MMS.

Our credit union depends on volunteers to serve on the board and committees. For the past 21 years Tom Graber has served on our Board of Directors. For Tom that involved over 250 monthly meetings and countless special meetings--with examiners, planning sessions and interviewing employee candidates. Tom has worked hard to balance the fine line of what is best for the members and what is best for the credit union's bottom line. Thank you Tom for the great service you provided the members of Mid-Kansas Credit Union.

Please find the financial summary from 2014 printed in this newsletter. Last year had its challenges, but this year is off to a good start. We hope it continues in a similar manner!

### **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**

### 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  
Liz Johnson  
Paula Rodriguez  
Connie Richards-Dollars & Sense Editor

### BUHLER STAFF

#### Member Service Reps

Jan Pankratz - Branch Manager  
Linda Plett  
Sharon Stucky

### BOARD OF DIRECTORS

Bret Gillmore, Chairman  
Tom Graber, Vice-Chairman  
Rick Krehbiel, Sec.-Treas.  
Lori Begnoche, Member  
Jay Goering, Member

### SUPERVISORY COMMITTEE

Kristy Gaither, Chairman  
Gary Duerksen, Secretary  
Wanita Schrag, Member

### CREDIT COMMITTEE

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

The weather has finally begun to stay nice which means spring planting is just around the corner and it won't be long before cows go out to pasture. We would like to complete everyone's financial workups before the busy season begins. As we've mentioned to most of our Ag members, neither you nor we want us to be bothering you for financial updates during the summer. So to expedite this process, please bring in your tax returns as soon as you can.

I've read that a lot of folks are predicting a large bean crop this year. This would lead one to think that contracting some bushels now could prove to be helpful come fall harvest, but as always, it's anybody's guess. Cattle prices have eased up a bit and after completing some break even projections last fall, we felt like there needed to be a correction somewhere. That correction has been primarily to the heavier feeders thus far.

As I am writing this article at the beginning of March, we are looking forward to our speaker at the Credit Union's Annual Meeting on March 30, 2015. Brian Briggeman was a professor I had at K-State and is very knowledgeable in Ag-Finance, Ag-Econ and cooperatives in general. I hope many of you will be able to make it. Have a good spring everyone.

## Shred Day Saturday, May 9

Bring your paper to be shredded on Saturday, May 9, 2015, between 9 am and noon at the Moundridge High School parking lot. This is a free service provided to you by Mid-Kansas Credit Union.

## VISA Gift Cards for your Graduate

Whether you're shopping for the perfect gift for that hard-to-shop for person on your list or just wanting to give the gift of money, a perfect alternative is a VISA gift card from Mid-Kansas Credit Union. It is accepted anywhere the VISA debit card is accepted as well as for phone and Internet purchases.

**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
- Safe Deposit Boxes
- 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**

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 these 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. To get a value on a motorcycle, atv, camper, etc. go to NADA.com or Kelley Blue Book (kbb.com). This is a good idea to see what a typical value would be for whatever you might be thinking about buying. Having a reference point makes a big difference when it comes to the question, "How much should I pay?" Another great resource for vehicles would be truecar.com. The website gathers information about what people are paying for cars, both new and used, and gives you a target price. For new vehicles TrueCar certified dealers will provide guaranteed savings. I have not gone through the whole process myself so I cannot speak to the entire experience, but if someone has or does please let me know how it goes! For more information visit truecar.com.

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!

**HOLIDAY CLOSING**

**MID-KANSAS CREDIT UNION**  
 will be closed on  
 Friday, April 3  
 in observance of Good Friday  
 Mon. May 25th  
 In observance of  
 Memorial Day  
 and on  
 Sat. July 4th  
 In observance of  
 Independence Day

**December 31, 2014 Financial Statement**

Loans	\$22,758,319	Liabilities	\$902,502
Investments & Cash	\$28,031,861	Member Shares & Certs	\$46,558,931
Fixed Assets	\$831,167	Reserves & Undivided Earn.	<u>\$5,069,116</u>
Other Assets	<u>\$909,202</u>		\$52,530,549
	\$52,530,549		
Net Income for 2014:			-\$102,302





An additional 3,000 surcharge-free ATM's nationwide are now available to Mid Kansas Credit Union ATM & Debit card holders! Look for the "Privileged Status" logo.

**THE VISA DEBIT CARD**



Is a reusable plastic check that works just like a credit card-but without costly interest!

**Contest Winners to the WINTER WORD SEARCH**

*Congratulations* to our First prize winner–Jenny Goering; 2nd prize–Melvin Smith; 3rd prize–Marieanna Siemens

**SPRING WORD SEARCH**

Find and circle all of the Spring 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 Mon. June 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.

- April
- Awakening
- Beautiful
- Blooming
- Breezy
- Bright
- Bunnies
- Butterfly
- Cheerful
- Colorful
- Cookout
- Crocus
- Daffodil
- Daisy
- Ducks
- Fragrant
- Fresh
- Garden
- Green
- March
- May
- Pastel
- Pretty
- Rainy
- Skyblue
- Springfever
- Springtime
- Sprouting
- Sunnyday
- Thunderstorm
- Watercan

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



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