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Dollars & Sense

Fall 2017: Vol. 16 No. 3

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



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NCUA

National Credit Union Administration, a U.S. Government Agency

Manager's Memo

It seems like there is always change happening. Some of the changes happening at Mid-Kansas Credit Union include Connie Richards moving from a teller to being a loan processor. She is working with the loan officers to make sure all the forms required for a loan are completed and returned in a timely manner. So, she may be contacting you regarding loan information in the future. Connie Olson replaced Connie Richards as the drive up teller so we are glad to welcome her as a new employee.

One of the things I try to do is look ahead and anticipate what the credit union will need in the future. In order to continue the high level of service with agricultural loans that John Vogt has provided to our members, we have hired Brandon Unruh to work with John over the next couple of years to get to know our members and their operations. John is not retiring now but we are working to make a smooth transition when that happens. Brandon is the former owner of Cole Street Service in Moundridge and will be starting full time sometime in November or December.

The best way for Mid-Kansas Credit Union to generate income is through loans so if you need to borrow money for a vehicle, real estate purchase, agricultural operating, or a personal loan check with us first. We have competitive rates on all types of loans.

- Gary Duerksen

Happy Retirement Larry!

On July 6th, Mid-Kansas Credit Union hosted a Retirement Open House for Larry Schmidt. Many members, family and friends stopped by to celebrate his retirement and his many years of service to MKCU.

Larry Schmidt joined Mid-Kansas Credit Union in 1985 and spent 32 years serving its members. Over the years, he attended 4-H livestock sales, visited with Moundridge Elementary School children about a loan for class projects and watched the credit union grow—including the loan department.

His ability to connect with all members was a great asset to Mid-Kansas Credit Union and the community. He was always willing to take the time to help any member in whatever way he could, and was always willing to go above and beyond. His wealth of knowledge helped members and staff alike. He will continue to “lend” his time and expertise as a member of the MKCU Credit Committee.

Larry, Congratulations on 32 years at MKCU and Best Wishes for a Happy 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.



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, Manager
Cameron Voth, Loan Manager
Corey Janzen, Loan Officer
John Vogt, Fieldman/Ag Loan Officer
Brandon Unruh, Fieldman/Ag Loan Officer
Anthony Jasso, Collections & IT
Susan Johnson, Loan Clerk
Connie Richards, Loan Processor
Rebecca Setser, Member Service Rep Supervisor

Member Service Reps:

Rashell Kaufman
Connie Olson
Stephanie Pfeiff
Naomi Poloniecki
Stacy Richert
Kindra Schmidt

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
Jerroll Goebel, Member

Supervisory Committee

Kristy Gaither, Chair
LaDonna Wedel, Secretary
Wanita Schrag, Member

Credit Committee

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

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Ag Notes



John Vogt, Ag Loan Officer

The week of September 17-23, 2017, was recognized as National Farm Safety & Health Week. The third week of September has been recognized as such since 1944.

There are some excellent articles and food for thought at the National Education Center for Agricultural Safety, www.necasag.org. As we plan for what we hope is a bountiful fall harvest, it is good to reflect on harvest safety for farmers, farm families, employees, motorists and particularly children and youth.

The Department of Labor indicates that the agricultural sector is the most dangerous occupation with 570 fatalities, and a death rate of 22.8 deaths per 100,000 workers. The National Highway Traffic Safety Administration reports that texting while driving increases your likelihood of a crash by 23 times. Agricultural workers are also 20 times more likely to die from heat than other workers.

Most accidents are preventable. We hope you will pause as you progress through your fall harvest, and be mindful of the dangers. Please do what you can to keep you, your families and those around you safe through this harvest season. Best wishes from MKCU for a SAFE, BOUNTIFUL & BLESSED HARVEST!

Introducing: Electronic Signatures with DocuSign

These days, if you're like most people, you feel like you're always running short on time. If only there was a machine, something like a parking meter, you could drop a few quarters into and add a little more time to your day. While there are no machines that can add time to your day, what if MKCU could help you complete consumer loan paperwork in an efficient and convenient manner – allowing you a little more time in your day?

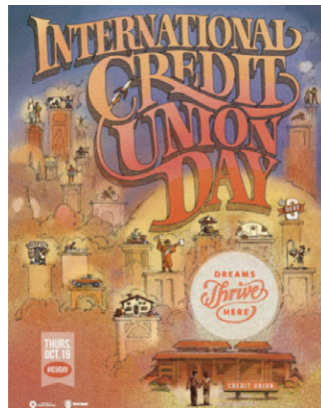
MKCU is excited to introduce a new electronic signature service through DocuSign. Whether you are out of town, watching your child's ballgame, or sitting in your favorite chair watching TV, all you need is internet access or cellular service (computer, mobile phone, or tablet) and you can sign your consumer loan paperwork electronically.

Signing a document in DocuSign is easy, convenient and free. All signatures are legally binding and DocuSign's multi-level authentication process keeps your information safe and secure.

Save a trip to the office, access your funds sooner and quickly check off your "to do" list by signing your consumer loan paperwork electronically. To learn more, contact one of our consumer loan staff.

Happy International Credit Union Day - Thursday, Oct. 19th

https://www.woccu.org/networking_education/icuday



Since 1948, International Credit Union Day has been marked as a celebration of the movement, and those who support and work in the credit union industry. To mark the occasion, let's play 'Did you know? Credit Union version!'

- **Members own the credit unions.** - As a credit union member, you are a stockholder in the organization. You have voting rights when it comes time to elect new board members. You can attend a meeting each year to gain knowledge on how the organization is doing and give insight into the direction of the organization.

Member Services

ACH
ATM Cards
Cashier's Checks
Coin Counting
Direct Deposit/Direct
Payment
DocuSign
Drive-up ATM
Drive-up window
E-Alerts
E-Statements
Fax Machine Service
Free Checking Accounts
Foreign Currency &
Foreign Item Collection
Free Notary Service
IRA Accounts
LOANS:
Agricultural
Auto
Commercial
Home Improvement
Personal
Real Estate
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
Remote Deposit Capture
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, Oct. 9

in observance of Columbus Day

Saturday, Nov. 11

in observance of Veterans Day

Thursday, Nov. 23

in observance of Thanksgiving Day

Monday, Dec. 25

in observance of Christmas Day

Monday, Jan. 1

in observance of New Years Day

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- **Credit unions are not-for-profit organizations.** - Any profits generated throughout the year are used to benefit you as a member. Those profits are invested into new products and services, lower loan rates or higher deposit rates.
- **There are 6,153 credit unions in the United States.** - Kansas has 86 credit unions with 676,391 members.

Come join MKCU in celebrating International Credit Union Day on Thursday, Oct 19th!

Moundridge will have a hamburger cookout from 11:00 a.m. – 1:00 p.m.

Buhler will serve rootbeer floats and party mix.

Notes from Buhler

Jan Pankratz- Buhler Branch Manager

Mid-Kansas Credit Union's VISA credit card has many great features with one being Score Card Rewards. This rewards program is a part of every credit card we issue. Take a moment to look at your VISA statement and see how many points you have accumulated. Then log in online at Score-CardRewards.com to view all redemption options. From fitness and recreation equipment to home entertainment and gourmet kitchen appliances, the points can be redeemed for top-of-the-line, brand name merchandise and travel discounts. Plus there is free shipping! So take a few moments to check it out and reward yourself today!

The Loan Corner

by: **Corey Janzen**

Cameron Voth, Loan Manager

Corey Janzen, Loan Officer



First off, I want to express my thankfulness to all the members I have come into contact with so far. Everyone has been so gracious in understanding my "greenness" as the new Loan Officer. I couldn't have asked for a better first 4 months.

It's always nice to have friendly reminders from time to time, so here are just a few services MKCU offers to members who are looking for a loan or currently have a loan with us.

1. Rate Matching. There are times when other lending sources can offer a lower interest rate than we can. We definitely want to keep your financing here at the Credit Union because we feel we can serve you the best. All we require is an official document showing what interest rate you have been offered and we will match the offered rate.

2. Pre-approvals. If you are looking at purchasing anything, from a washing machine to a new car, getting a pre-approval from us can save you time and a lot of hassle. It's a very simple process. Call in, come in, or send us an online application and we will look at your specific situation.

3. Automatic Payments. Many of you take advantage of this already but for those of you who may not know about this program, this is for you. There are 3 ways we can set up an automatic payment. The first way is via ACH payments which are triggered by your employers' direct deposits into the Credit Union. The second way is by setting up automatic transfers which will transfer funds from any existing MKCU account. The third way is to set up an ACHO which transfers money from another institution to your desired account here at MKCU. Basically, as long as there are sufficient funds in the account to be debited you will never have to worry about incurring late fees or forgetting to make a payment.

4. DOCUSIGN. "DocuSign replaces printing, faxing, scanning and overnighting documents with the easiest, fastest, most trusted way to make every approval and decision digital". Forms generated by the Credit Union are sent via email to the member, the member is asked to electronically sign the document/s, then directed to click finish and viola – done!

As always, please feel free to contact Cameron or me in Moundridge, or Jan in the Buhler office, with any questions you may have. Have a wonderful Fall!

Mid-Kansas Credit Union, along with other Moundridge merchants, will be participating in a

**Christmas Open House,
Saturday, November 18, 2017!**

Plan now to be a part of a busy, 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!!!

**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 into
MK Net. Contact us if you have questions.**



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.

Securities offered through Waddell & Reed, Inc., Member FINRA/SDIC/NCUA Insured. No Bank/Credit Union Guarantee. May Lose Value. Waddell & Reed and Mid-Kansas Credit Union are not affiliated.

Contest Winners of the Classic Outdoor Games Word Search

Congratulations to our Winners: 1st Prize - Ellen Durst; 2nd Prize - Gary Winsky; 3rd Prize - Jamie Rempel

Christmas Carol Match Up

Match the Christmas song title (right column) to the corresponding song description (left column) by writing the letter in front of the description. 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 Wednesday, November 22, 2017. 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 per newsletter). Please remember to write your name, address and account number on the entry.
1st Prize: \$25; 2nd: \$15; 3rd: \$10.

- _____ Quadruped with Crimson Proboscis
- _____ Eight P.M. to Six A.M. without Noise
- _____ Minuscule Hamlet in the Near East
- _____ Ancient Benevolent Despot
- _____ Exuberance Directed to the Planet
- _____ Listen, Aerial Spirits Announcing
- _____ Trio of Monarchs
- _____ Yonder if the Hay Rack
- _____ Cherubim Audited from Aloft
- _____ Assemble, Everyone Who Believes
- _____ Hollowed Post Meridian
- _____ Fantasia of a Colorless December 25
- _____ A Dozen Twenty-four Hour Yule Periods
- _____ Befell During the Transparent Bewitching Hour
- _____ Homo Sapien of Crystallized Vapor
- _____ Desire a Pair of Incisors on December 25
- _____ I Spied My Maternal Parent Osculating
- _____ Perambulating Through A December Solstice Fantasy
- _____ Adorn the Vestibule
- _____ Tin Tintinnabulums

- A. I Saw Mommy Kissing Santa Claus
- B. Oh Come All Ye Faithful
- C. Good King Wenceslas
- D. I'm Dreaming of a White Christmas
- E. Walking in a Winter Wonderland
- F. Silver Bells
- G. Hark, the Herald Angels Sing
- H. The Twelve Days of Christmas
- I. Angels We Have Heard on High
- J. Rudolph the Red Nosed Reindeer
- K. We Three Kings
- L. Frosty the Snowman
- M. All I Want for Christmas is My Two Front Teeth
- N. Deck the Halls
- O. Joy to the World
- P. Silent Night
- Q. Oh Holy Night
- R. It Came Upon a Midnight Clear
- S. Away in a Manger
- T. Oh, Little Town of Bethlehem