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Spring, 2013

Staff & Officers	2
Ag Notes	2
Shred Day	2
Privacy Policy	2
Loan Manager	3
Member Services	3
Holiday Closings	3
ATM Deposits	3
College Graduates	3
Silver Dollar City	4
Worlds of Fun & Oceans of Fun Tickets	
Access Your Account	4
Contest Winners	4
New Contest	4

Vol. 12, No. 1

Manager's Memo

Rick Krehblel

The only thing consistent in the financial services industry is change. The board of directors has approved a couple of changes that will be taking place over the next few months. The first change involves our drive-up window hours at our Moundridge office. Beginning April 1 our drive-up window will be open at 7:30 Monday thru Friday and close at 5:00. Saturdays the drive-up window will be open 8:00 to 12:00. If you have any questions about using our ATM's, please don't hesitate to contact us.

The other change coming is a fee for dormant accounts. We will be classifying accounts of less than \$100 that have not had any deposits, withdrawals, loan activity or certificate activity during the past two years as dormant. Dormant accounts will be subject to a \$5.00 fee per quarter. We will notify all members thirty days before their accounts are going to become dormant. If an account becomes dormant, there will be a \$10.00 fee to close the account. If your account is about to be classified as dormant and you do not want to pay any fees, you may close your account. We will reserve your old account number and make it available if you ever decide you would like to re-open the account. Because of the cost of maintaining small, inactive accounts, the board decided to encourage members with these small accounts to close them. Members under the age of eighteen will not be subject to the dormant account classification.

Mid-Kansas Credit Union will be sponsoring a community shred day on Saturday May 4th in Moundridge at the high school parking lot from 9:00 to 12:00. Anybody from the community is invited to bring any paper items that need to be shredded. All individuals and businesses are welcome to participate.

Dividend rates continue to be at record lows and there is little reason to think that will be changing anytime soon. Mid-Kansas Credit Union continues to have excess share deposits that have to be invested at these record low rates. Obviously this means we have plenty of money that we would really like to put out in loans. If you have any desire to borrow money, come talk with us and see if we can possibly help in that process. Loan rates are also low so it may be the right time to upgrade that auto, buy that ski boat or go on that long awaited vacation. Please give us a chance to help!



Have a Safe
and
Happy Harvest!



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

John Vogt

I would like to share a website I've found very helpful for ag management information and decision making, www.AgManager.info. Many of you may be familiar with this website, as it is associated with K-State's Department of Agricultural Economics.

Over the years I've found this site to be very practical for business purposes. In particular, the tools (spreadsheets) are helpful for decision-making. An example of a recent publication is the 2012 Kansas County-Level Land Values and Cash Rents for Non-Irrigated Cropland and Pasture.

I also want to put a plug in for their MAST program (Management, Analysis & Strategic Thinking). This program is built around two on-campus sessions that bookend self-paced online learning modules. The kick-off session is Nov. 19-20th, 2013, and concludes Feb. 18-19th, 2014, and there is a cost for the program.

While this course targets younger farmers and ranchers, the main topics of the course are essential for everyone. If anyone would like a copy of the course brochure, please let me know.

Spring is here, and it is great to have had a recent snowfall and some nice rain!

Shred Day Saturday, May 4

Bring your paper to be shredded on Saturday, May 4, 2013, between 9am and Noon at the Moundridge High School parking lot. This is a free service provided to you by Mid Kansas Credit Union.

MID-KANSAS CREDIT UNION PRIVACY POLICY

Mid-Kansas Credit Union is committed to making available financial products and services that will enable members to meet their financial needs and reach their financial goals. Protecting personal information and using it in a manner consistent with member expectations is a high priority for everyone associated with our credit union.

- We will collect only the personal information that is necessary to provide competitive financial products and services—no more. We collect and may disclose nonpublic personal information about you from the following sources:
 - * Information we receive from you on membership and loan applications and other forms;
 - * Information about your transactions with us or others;
 - * Information we receive from a consumer reporting agency;
 - * Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.
- If you terminate your membership, we will not share information we have collected about you, except as permitted or required by law.
- We will protect our members' personal information. We will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.
- Members will always have access to their information. They will have the opportunity to review their information and make necessary changes to ensure that our records are complete and accurate.
- We will only share information, as permitted by law, to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services. Under these arrangements, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements.
- We will partner only with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our members' economic well-being. Under no circumstances will we authorize these firms to charge your account without your express consent, and we will not permit these companies to sell member information to other third parties.

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
John Vogt, Ag Fieldman
Anthony Jasso, Collections & IT
Susan Johnson, Loan Clerk
Terri Voth, Member Service
Rep Supervisor

Member Service Reps

Naomi Poloniecki
Jan Graber
Cindy Unruh
Dusty Voth
Skyler Freeman
& Becky Setser Clark,
Dollars & Sense Editor

BUHLER STAFF

Linda Classen, Branch Manager
Member Service Reps
Bonnie Danner
Jan Pankratz
Linda Plett

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Wendell Kaufman, Member

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Ron Stucky, Member

CREDIT COMMITTEE

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

THE VISA CREDIT CARD



STOP IN AND APPLY TODAY!

You may make your payment
at the Credit Union and
receive credit that same day.

THE VISA DEBIT CARD



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

Member Services

- ACH
- Agricultural Loans
- ATM Cards
- Auto Loans
- Cashier's Checks
- Direct Deposit/Direct Payment
- Drive-up ATM
- Drive-up Window
- Fax Machine Service
- Free Checking Accounts
- Foreign Currency & Foreign Item Collection
- Free Notary Service
- Home Improvement Loans
- IRA Accounts
- Life Protection Insurance
- Life Savings Insurance
- Market Index Certificates
- MK Net
- MK Pay
- 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/Discover Cash Advance
- VISA Gift Cards
- Wire Transfers

-Larry Schmidt, Loan Manager

Spring is on the way. The snow kept a lot of us at home enjoying the beauty of nature but not liking the idea we are stuck at home. There were some very large snowmen around town and the snow was full of much needed moisture.

I am sure a lot of time was spent in the house checking out what's new on the computer. It can be a great place to start when shopping for that new car or the latest home improvement gadget. The internet is a good place to begin shopping so you spend less time on the road or at the mall. It is also a good way to get reviews from others that have used the products.

I just received the April issue of "Consumer Report" which has a lot of good information on the best and worst cars for 2013. It rates reliability, fuel economy, and makes recommendations on new and used cars to help get the best value. This is a great tool when shopping for the next car.

We also want our members to be well informed when financing that next purchase. Check out our great loan rates at our website www.mkcu.coop. We have loan calculators to figure the payments. The link to "Home and Family Finance", a national credit unions publication, covers all aspects of financing. These are all good tools to help your shopping experience reward you with a good deal. Let us know how we can help. Check out our website or give us a call.

DID YOU KNOW.....?

If you have a Mid Kansas Credit Union debit card, you can make cash or check deposits at the ATM at either our Moundridge or Buhler branch. Simply follow the instructions on the screen, and please use the envelopes provided as odd size envelopes easily jam in the machine. Once you make your deposit, up to \$200 of those funds will be available to you immediately.



Don't forget to give us your new address!



College Graduates and Their Money

If you are graduating from college, CONGRATULATIONS! It is important to begin wise money practices immediately after graduation. Here are some ways to protect yourself financially when entering the workforce.

1. **Keep your credit score up.** It is very important to pay every bill on time to avoid seeing your credit score drop. Credit score can affect your ability to get a job or lease an apartment.
2. **Create a budget you can stick to.** When starting a new job, it is tempting to begin living beyond your means. It's a good idea to just continue living as you did while in school.
3. **Start saving immediately.** Start funds for retirement and emergencies with the first paycheck.
4. **Be well insured.** Avoid temptation to skip health insurance. It's important to have at least a catastrophic insurance plan. Also important are renter, disability, and umbrella liability insurances.
5. **Be wise about paying your debts.** Always pay off highest rate debts first. Avoid using a credit card for debt you will have trouble paying.

Source: Clark Palmer, Bankrate.com

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HOLIDAY CLOSING
 MID-KANSAS CREDIT UNION
 will be closed on
 Monday, May 27
 in observance of Memorial Day
 and on
 Thursday, July 4
 in observance of Independence Day



Words of Fun & Oceans of Fun
 All parks, Age 3 and up
 \$36



Silver Dollar City Tickets

Adult Season-\$85 Adult 1-Day-\$57
 Child's Season-\$75 Child's 1-Day-\$47

Whitewater Bay Tickets

Adult 1-Day-\$40
 Child 1-Day-\$33

Silver Whitewater Combo

Adult-\$130
 Child-\$113



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

Contest Winners to the All Things Green Word Search

Congratulations to our First prize winner– Evelyn Schrag; 2nd prize– Merlyn Noble; 3rd prize– Beatrice Robb. Apologies for last quarter's defective puzzle. There was an oversight on a computer slip-up. Do try this one as it should prove to be more enjoyable.

SPRING AND EASTER WORD SEARCH

Find and circle all of the Spring and Easter words that are hidden in the grid. Words may be found left, right, up, down or diagonally. Bring or mail your entry to Mid-Kansas Credit Union, 104 S. Ave. B, P.O. Box 608, Moundridge, KS 67107 by June 3, 2013. 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 and address on the entry. 1st Prize: \$25; 2nd: \$15; 3rd: \$10.

S Q E T R E A T S R N U G O S D E E S A
 S U Y A B C O L O R H W F M B E R K T B
 A A D Q Y G N I N R O M R R O C J L N K
 R C I V V Z M I I X N C E Z C O E A I G
 G K S R E W O H S C E D T P H R L M A N
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|--------------------|-------------------|-----------------|
| April | Eggs | Pastels |
| Basket | Flowers | Plants |
| Bloom | Garden | Pollen |
| Bonnet | Grass | Quack |
| Bunny | Grow | Rain |
| Butterfly | Hatch | Season |
| Caterpillar | Hop | Seeds |
| Chick | Jacket | Sheep |
| Chocolate | Jellybeans | Showers |
| Church | Kite | Spring |
| Color | Lamb | Sunday |
| Cross | Lilly | Sunshine |
| Daffodil | Morning | Treats |
| Decorate | Paint | Yummy |
| Dye | Palm | |