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## Manager's Memo

**Rick Krehblel**

Fall, 2012

Staff & Officers .....	2
Ag Notes .....	2
ICU Day .....	2
Financial Self Defense ..	2
Member Services .....	3
Holiday Closings .....	3
Direct Deposit .....	3
Thank You .....	3
CU Cookbooks .....	3
Christmas Open House .	3
Silver Dollar City Tickets .	4
Worlds of Fun Tickets . .	4
Access Your Account . . .	4
Contest Winners .....	4
New Contest .....	4

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For the past twenty-seven years Sandy Jantz has been working for Mid-Kansas Credit Union as a member service representative. She has decided to retire on October 5th, which more than likely, will be sometime before you are reading this newsletter.

When Mid-Kansas Credit Union decided to add a drive-thru window, Sandy was the first teller. She has spent at least the last half of her time with us editing this quarterly newsletter. She has also been responsible for ordering supplies and organizing our annual open house events. I know we have a number of drive-thru members, children of drive-thru members and dogs of drive-thru members that will miss seeing Sandy at the drive-up window. Sandy never saw a dog in a car that wasn't her friend. We wish Sandy a happy and meaningful retirement!

Our ATM machine now accepts deposits. If you have a debit card or ATM card, you may make deposits into your checking or savings account 24/7 at Moundridge or Buhler. Please talk to an employee at either location if you have any questions or want to know more about this service.

MoneyDesktop is a personal financial management tool available to all Mid-Kansas Credit Union members who use MKNet, our online service. Key features of MoneyDesktop include account aggregation, expense tracking, budgeting and debt management. Please give me a call if you have any questions about this valuable free service.

Please join us on Thursday, October 18th

for

**Root Beer Float Day (International Credit Union Day)**



Root Beer Floats will be served in the Moundridge office  
and

the Buhler office will be serving cookies and cider.

Both offices will have drawings and door prizes.

Everyone is welcome to join us in either or both locations.



## 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 - "Cycles"

**John Vogt, Fieldman**

This has been an unusual growing season as it seems like everything has been a month early. Spring planting season was very early, followed by an early wheat harvest. Who would have thought some wheat would be cut before Memorial Day!

Unfortunately, this summer's drought hurried along non-irrigated corn maturity, and has played havoc on soybean and milo growth. It's a reminder of how much we're affected by nature's cycles and timing.

Farm finances also follow cycles. We're all aware of the "cash flow" cycle and how it impacts our accounts and liquidity. As we work our way through fall harvest and wheat drilling, I would encourage you to think about the best time to begin planning for the next production cycle. I would be glad to assist you in that planning process when you are ready.

There are many uncertainties, among them increasing input costs. We need to consider this as we discuss your 2013 operating loans. Despite this summer's drought, we are hopeful that with crop and revenue insurance, and the good prices that we have, that 2012 will end in a positive way. -Best wishes to all of you for a safe fall 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 8-5:30, 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

**MOUNDRIAGE STAFF**  
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Larry Schmidt, Loan Manager  
John Vogt, Ag Fieldman  
Anthony Jasso, Collections & IT  
Susan Johnson, Loan Clerk  
Terri Voth, Member Service Rep Supervisor

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Cindy Unruh,  
Naomi Poloniecki,  
Jan Graber  
& Sandra Jantz,  
Dollars & Sense Editor

**BUHLER STAFF**  
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**Member Service Reps**  
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Gary Duerksen, Secretary  
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**CREDIT COMMITTEE**  
Gary Huxman, Chairman  
Delonna Barnett, Secretary  
Larry Schmidt, Member

**What is International Credit Union Day/Why are we celebrating?** 

- \*ICU Day is designed to create awareness and celebrate the ways credit unions improve the lives of their members around the world.
- \*There are more than 51,000 credit unions in the world serving more than 196 million people in 100 countries.
- \*This year's theme, "**Members Matter Most,**" celebrates the important economic and social contributions credit unions make to their communities worldwide. It also aligns cooperatively owned and controlled credit unions with the greater cooperative business sector and the United Nations as they celebrate 2012 as the International Year of Cooperatives.

## Financial Self Defense: Identity Theft and Technology - Smartphones - Larry Schmidt, Loan Manager

A recent study by The Javelin Group found the incidence of identity theft was up 13%, compared to the previous year. The total amount stolen was about the same, but the thieves successfully scammed more people. The study found that smartphone users were a third more likely to be victims of identity theft than non-smartphone users. What can you do to avoid being a victim?

- \*Password protect your phone.
- \*Don't use credit cards for Internet transactions over public networks. Thieves have "sniffers" that can extract that data.
- \*Don't store credit card numbers or bank account information on your laptop.
- \*Use different passwords for mobile banking apps on your phone than passwords you do for your phone and email.
- \*Promptly report any suspicion that your sensitive personal information has been comprised.
- \*Keep documents that list Social Security numbers off of your laptop, or encrypt that data if you do store there.
- \*Keep private information private. If any company uses specific information about you to verify your identity—your mother's maiden name, pet names, birthdays, etc., keep it off Facebook and any other social media site.

**THE VISA CREDIT CARD**  
from Mid-Kansas Credit Union



**STOP IN AND APPLY TODAY!**  
You may make your payment at the Credit Union and receive credit that same day.

**THE VISA DEBIT CARD**  
from Mid-Kansas Credit Union



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

### HOLIDAY CLOSINGS

MID-KANSAS CREDIT UNION will be closed on November 22 in observance of Thanksgiving Day, and on December 24th at Noon & December 25th for the Christmas Holidays and on January 1, 2013, in observance of New Year's Day, and on January 17th for Martin Luther King Day

## Arranging the Mandatory Electronic Payment of Your Federal Benefits

### Direct Deposit and Your Credit Union

Americans who enroll for federal government benefit payments — including Social Security, Supplemental Security Income, Veterans Affairs, Office of Personnel Management and Railroad Retirement Board — on or after May 1, 2011, will receive them **only by direct deposit** (or the government's Direct Express Debit MasterCard program).

**Any person that now receives paper checks for government benefit payments will be switched to direct deposit or the government debit card by March 1, 2013.**

**If you as a beneficiary do not specify direct deposit into your credit union, you will automatically be enrolled in the government debit card program.**

There are many good reasons for you to use direct deposit services. Here are just three:

**SAFE:** It lessens your chances of becoming a fraud victim.

**EASY:** You don't have to take any action — on the scheduled day the payment is sent electronically to your account.

**FAST:** Your money is in the credit union and immediately available to you.

You will need three pieces of information to arrange direct deposit: your **credit union's routing number**, (Mid-Kansas Credit Union's routing number is 301179216) and your **account number** (Your nine digit account number — 006677801 in savings and in checking 006677810) (example only) and **account type** (checking or savings — in your savings account the last two digits are 01 and in checking the last two digits are 10).

Switching from checks to direct deposit is fast, easy and free at [www.GoDirect.org](http://www.GoDirect.org), by calling the U.S. Treasury Processing Center's toll-free helpline at 2 (800) 333-1795, or by calling your credit union.

*Thank You* For the past 27 years, you have allowed me to assist you, the members of Mid-Kansas Credit Union. I have enjoyed editing the newsletter as well. Thank you, the members, for placing your trust in me to help you with your financial needs. I will always take pride in being Mid-Kansas Credit Union's first drive-up teller and being the first at giving all of your furry, barking friends a treat. Having seen continuous change in this financial world and we can expect more to come, it is my hope that you continue to allow Mid-Kansas Credit Union to help you meet your financial needs and goals. In October, I will be retiring and my future includes working part time in a real estate office and spending time with my husband Royce, and my grandson, Clayton, as well as my entire family. Thank You Again and May God Bless! -Sandy Jantz

### Remember our Credit Union Cookbooks

Remember these cookbooks in your Christmas giving. They are only \$5 each. The profits from the sale of the cookbooks will go to the Moundridge Food Bank & the Food-4-Kids Program in Buhler, Stop by & pick them up today! **THANK YOU FOR YOUR SUPPORT!!!**

### Christmas Open House on Saturday, November 17, 2012

Mid-Kansas Credit Union along with other Moundridge merchants will participate in a Christmas Open House. Plan now to be a part of a very busy and fun day and get the jump on Christmas shopping at your local businesses. Join us the hot cider & cookies and register for the drawings — \$50 cash for the adults & \$25 for the kids. We look forward to seeing you!



Don't forget to give us your new address!



**CU MONEY GIFT CARDS**  
PERFECT for any Gift Occasion!

Judge each day,  
not by the harvest,  
but by the seeds you plant.

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Silver Dollar City Tickets

Adult Season-\$81 Adult 1-Day-\$55
Child's Season-\$70 Child's 1-Day-\$44

WORLDS OF FUN TICKETS

Adult 1-Day-\$30.00
Child 1-Day-\$18.00



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 Puzzle

Congratulations to our first prize winner- John Ediger; 2nd prize-Jacob Hanen; 3rd prize- JoAnne Seeber
Thank You for your response to the "Spring Word Search" Puzzle . We do appreciate your time and effort.

PREDICTING THE WEATHER PUZZLE

See how well you know the following weather terms. The remaining letters spell the answers to the trivia question below. Bring or mail your entry to Mid-Kansas Credit Union, 104 S. Ave. B, P.O. Box 608, Moundridge, KS 67107, by Saturday, December 1, 2012, 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 on your entry. 1st Prize: \$25; 2nd: \$15; 3rd: \$10.

Word search grid with weather terms on the left and right, and a trivia question at the bottom: 'Trivia: What are the only two states in the USA that have never reached 100 degrees Fahrenheit (37.8 degrees Celsius)?'

Answers: \_\_\_\_\_ and \_\_\_\_\_