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Manager's Memo

Rick Krehblel

While the year 2013 has not yet been completed as I write this article, it is far enough along to know that it is not going to end looking like a great year financially for Mid-Kansas Credit Union. Member's share deposits continue to grow, but loans continue to decline. That is a bad combination that has serious implications for net income. The board of directors is looking for several options to address this predicament.

Once again I have to put staffing changes as the overriding theme of 2013. We had turn over in the head teller position, the fieldman/ag loan officer position and the retirement of our branch manager Linda Classen. The new fieldman/ag loan officer is Keith Tucker, a December graduate from K-State with a major in Agri-Business. He attended Lyons High School and just started working for us the last week of December. The first of November we hired Cameron Voth as a new loan officer in the Moundridge office. Cameron grew up in the Goessel community, graduated from Bethel College with a business degree in 2012 and is married to Moundridge native Addi Wolf.

We have always tried to keep our fees below market and generally have been able to do so. But the board has decided that we need to raise our fees for Overdrafts, Returned Checks and Overdraft Privilege to \$25.00 per item effective March 1, 2014. This is still below what many financial institutions charge, but it is an increase from where we have been. This is a good time to review our Overdraft Loan option and see if it makes sense for you. Please give us a call at 888-345-2980 if you have any questions.

Let us help you make 2014 a prosperous year for you and your family!

CU MONEY GIFT CARDS
PERFECT for any Gift Occasion!



Don't forget to give us your new address!

NOTICE: Effective March 1, 2014 our **OVERDRAFT FEE, RETURN CHECK FEE and OVERDRAFT PRIVILEGE FEE** will all be \$25.00 per item.

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

Keith Tucker joined us at the end of December. A short bio about him will be included in our next newsletter. If you have not met him yet, please come in and say Hi!

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
Skyler Freeman
& Liz Johnson,
Dollars & Sense Editor

BUHLER STAFF

Linda Classen, Branch Manager

Member Service Reps

Bonnie Danner
Jan Pankratz
Linda Plett

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
Ron Stucky, Member

CREDIT COMMITTEE

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

WELCOME Cameron Voth!! MKCU's new Loan Officer

I'm originally from Goessel, KS where I grew up on a small farm and graduated from Goessel High School. Then I attended Bethel College for my undergraduate studies. I graduated with a Bachelor's of Science in Business Administration as well as a Minor in Music Performance. After college I got married to my wife Addi, and recently celebrated one year of marriage. Before becoming part of the Credit Union, I worked in crop insurance as a crop insurance specialist with AgriLogic Insurance Services, LLC. Now being with Mid-Kansas Credit Union, I am excited to learn the ins and outs of lending and serve members to the best of my abilities.



PROTECTING YOUR CHECKING ACCOUNT

1. Don't give your account number and routing information to anyone you don't know

Give out your account information for transactions only if you are familiar with the company you are dealing with. And if you have not done business with a company before, give out account information only if you have initiated the transaction. Criminals may ask you for your account number and then withdraw that money from the account. They may also ask for your debit and/or credit card number and other personal information.

2. Review your monthly statement

Make sure all the checks, debits, automatic payments, and other withdrawals are ones you authorized. If you see something you did not authorize, notify your credit union immediately. If your credit union has online banking, you don't have to wait until your bank statement comes, you can check your transactions at any time.

3. Notify your credit union about any problems as soon as possible.

The sooner you alert your credit union to a problem, the sooner they can help get it resolved. In some cases, your credit union may require you to notify them in writing. Keep copies of any documents you give the credit union until the problem is resolved.

4. If you don't have enough money in your account, don't write the check or authorize the debit

Checks are being processed more quickly these days, which means the money may be debited from your account sooner. Also, many stores and utility, insurance, and credit card companies will convert your check to an electronic payment, which also means the money will be debited from your account sooner.

5. Know your rights under consumer protection laws

If you have a problem with an electronic debit or electronic fund transfer, you have certain rights under the federal Electronic Fund Transfer Act, as explained in the Board's Credit Protection Laws. The Federal Trade Commission's Publication "Automatic Debit Scams" explains your rights and what to do if you have a problem with a demand draft or remotely created check.

http://www.federalreserve.gov/consumerinfo/fivetips_checking.htm

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 Cash Advance
- VISA Gift Cards
- Wire Transfers

-Larry Schmidt, Loan Manager

The New Year gives us many new opportunities. One opportunity I am looking forward to is working with Cameron Voth, our new Loan Officer. Cameron brings with him vitality of youth, the energy to learn, and a wealth of new ideas. I think he will be teaching this old dog some new tricks.

One of our requirements for the New Year will be to improve our loan file documentation. We will be up-dating loan files with new loan applications. Borrowers are able to up-date the application on line under Forms link on our website www.mkcu.com or stop by to complete a paper form. We will also be asking for up-dated income verifications. We accomplish this by getting copies of paystubs, and for self employment borrowers copies of income tax returns. These are just a few of the tools we use to make sound loan decisions. We also make use of borrower's credit reports. These reports help us with the loan processing and credit counseling.

Keep us in mind when shopping for that new car or home improvement project. Let us pre-approve your loan request to help get you the best value. Stop by and say Hi to Cameron.

International Credit Union Day Winners!

CONGRATULATIONS TO OUR DOOR PRIZE WINNERS!!!

MOUNDRIDGE:

Ruth James: Waffle Iron, Electric Knife and MKCU Cookbook

Luke Potts: LEGO Fire Emergency set

Lakyn Allenbach: Orbeez Luxury Spa

Jo Neilson: Toolbox and Gloves

BUHLER:

McKenna Dick: \$25

Chris Hershberger: \$25

Renay Neufeldt: \$50

HOLIDAY CLOSING

MID-KANSAS CREDIT UNION

will be closed on

Thursday, November 28

in observance of Thanksgiving

and on

Tuesday, December 24 at noon

in observance of Christmas Eve

And on

Wednesday, December 25

In observance of Christmas

And on

Wednesday, January 1

In observance of New Years

And on

Monday, January 20

In observance of Martin Luther King Jr. Birthday



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



Contest Winners to the BACK TO SCHOOL WORD SEARCH

Congratulations to our First prize winner—Beaty Robb; 2nd prize—Vernell Kaufman; 3rd prize—Katie Gillmore.

VALENTINES DAY WORD SEARCH

Find and circle all of the Valentines Day 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 Fri. Feb. 28, 2014. 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.

C M Z K P B F G W E E M S Z M S X T I E W P G E F O O R I S	ARROW	
A Y T F I G N F O I S T N X T I N V F J I J O G K X A M E N		HUGS
F D A N R Q Y J I H U W U Z S E O H S H C R U A H O C S O B	BOYFRIEND	
I Y Y Q Y I C U X O E M G L K S D R S L L Z M I H E O G R I		KISS
T G R Q E T Q Q J B N B G E O I I N H Z A N L R S R O A R Y	CARD	
D O I E R N A N F X F F L L N J O K K Z O I C R L M Q K C N		LOVE
O N M R V O B M O X T M E N T I W G U I R Q T A N I E R E D	CHOCOLATES	
R O O B L I X M N K F N E S T D P B E T X Z H M C D L Q C I		MARRIAGE
W R O N L F L F Q Q N R E A D L J E A T G I I T M B B U A Z	COUPLES	
W O X G N S R E H S S V L A H A C U D I A B T O V Y I X N I		RELATIONSHIP
Z H R P K V L I D G M E T X I I K X L B E Y H V A B T U S O	CUPID	
H A F J A U K P S N J X P K P P P L L L E P S S E D Q C K B		ROMANCE
Y R A U R B E F D Y D A A G X O M W G W N C Y C N H S M L S	DATE	
C H O C O L A T E S I J E M E Q A D V T M S T O T R F Z U M		ROSES
T P J Q S W P H C Y X V I W J W F P G K D J V P I K K I F C	DELIVERY	
V P X Z U H H P S U Z P X J B J W Y E M J D T B N L N X X V		SAINT
C J K D D P A T G A U E H P R T Z R F B O S O H E J C U C H	DINNER	
P S I T D Q Y X U Y R Z R D U U E G C I N Y N G V C W H S R		SNUGGLE
T J T A L C C J H Y Q A K A E D V G B E F D K Q M M A G P L	FEBRUARY	
I Y A Y R L A B J C M D V D I B A X R R K Z X J N D C C Z F		VALENTINE
X W D P J X R F H V C F T F R H D M I O A F S C O U P L E S	FLOWERS	
B R D N A S D P O X J W Q L S H D E W Y M L G N C N C J P X		
J P C G J W S W O X G X Y I I Y N J T F V A O F R D G Q P C	GIFT	
N R D U V R Z T G X L M U L Q D Q F N J S R N V J K G G I W		
B J M U E E U R K Y F I X C Z L K J I N I S C C E Q U E Q T	GIRLFRIEND	
O P E W V J I A W K D T Q I X C S A I N T S T R E U D O P O		
M O O L J D R E K D K N W V I D I P U C B T A H U Z K F T Z	HEART	
U L X K Z C O H A U W P A S W V W U Z R B D I V L X R A O W		
F B C P B U L J S J L L M B I W Z N K T J O D K H K W N F C		

