



Dollars & Sense

PROUDLY SERVING YOU SINCE 1947

Winter 2019: Vol. 18 No. 4

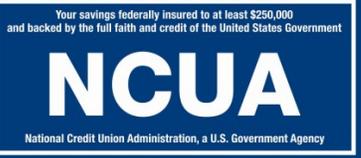
Table of Contents

- Manager's Memo 1
- Locations & Staff 2
- Ag Notes 2
- Free Gifts. 2
- Member Services 3
- Holiday Closings 3
- Notes from Buhler 3
- Loan Corner 3
- Avoiding Credit Card Debt 4
- Access Your Account 4
- Puzzle Winners 4
- NFL Puzzle 4

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



www.facebook.com/MidKansasCreditUnion



Manager's Memo

Our net income thru October is \$197,000 which is \$48,000 more than last year at this time. This is due to more loans being made this past year than in 2018. We want to thank all of our members for using Mid-Kansas Credit Union for their borrowing needs.

Things are progressing well with our new addition. The new entrance is close to being complete and starting January 13, members can start parking on the north side of the building and using the new entrance. We are looking forward to moving into the new building and hope that by the time of the next newsletter we will be in the new building.

Due to employees leaving the credit union, there have been several changes at Mid-Kansas Credit Union. We have hired REACH Solutions, a firm from McPherson, to help us with our technology needs. We have also hired Brandon Casey as a consumer loan officer. Linda Plett retired from Buhler and Lyndsey Goertzen moved from Moundridge to Buhler to replace her. Erin Farley was hired to replace Lyndsey as a member service representative in Moundridge.

One other change we made to better serve our members was to change our hours of operation. The drive up in Moundridge is now open from 8 to 5:30 Monday – Friday and the Buhler office now has the same lobby hours as the Moundridge office – 8-5 Monday – Friday.

- Gary Duerksen

International Credit Union Day

A big Thank You to everyone who joined us for the cookout in Moundridge and root beer floats in Buhler as we celebrated International Credit Union Day!

We also want to congratulate the winners of the Buhler Drawing!

Adults: Patrick Klassen
Sarah Orem

Child: Marissa Orem

Coming Soon!

The Mid-Kansas Credit Union Annual Meeting will be here before you know it!

Watch for your invitation in the coming months.

Christmas Open House Winners

Thanks for joining us for the Moundridge Christmas Open House.

Congratulations to the winners of our drawings:

Carla Shilts and Barrett Basinger

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 8-5:30, Sat. 8-12

Buhler

200 W. 2nd Ave. P.O. Box 569
620-543-2662
Fax: 620-543-2464
Lobby: M-F 8-5, Sat. Closed
Drive Up: M-F 8-5, Sat. 8-12

Moundridge Staff

Gary Duerksen, Manager
Cameron Voth, Loan Manager
Brandon Casey, Loan Officer
Connie Richards, Loan Officer
Brandon Unruh, Ag/
Commercial Loan Officer
Kent Duerksen, Ag Loan Officer
Susan Johnson, Loan Clerk
Naomi Poloniecki, Account &
Card Services Specialist
Stacy Richert, Member Service
Operations Manage

Member Service Reps:

Erin Farley
Rashell Kaufman
Stephanie Pfeiff
Amber Ponder
Kindra Schmidt

Buhler Staff

Jan Pankratz, Branch Manager
Member Service Reps:
Lyndsey Goertzen
Sharon Stucky - Dollars & Sense
Editor
Marta Taylor

Board & Committee Members:

Board of Directors

Elaine Schmidt, Chair
Bret Gilmore, Vice-Chair
Rick Krehbiel, Sec.-Treas.
Randy Ediger, Member
Adam Robb, Member

Supervisory Committee

Kristy Gaither, Chair
LaDonna Wedel, Secretary
Becky Setser, Member

www.mkcu.coop

Ag Notes

Brandon Unruh, Ag/Commercial Loan Officer
Kent Duerksen, Ag Loan Officer

2020 is here. For our Ag and Commercial members, that means it is annual review time! Once again, we would like a year-end balance sheet from each of you. This information helps us look at trends in your current operation and provide you with year to year comparisons. Completing these workups during the winter months allows us to serve you in a timely manner when loan requests come in during the busy times of the year.

With the new building project still underway, Kent and I have changed our work schedule to help with space needs in Moundridge. We will be working Monday, Tuesday and Wednesday in Buhler and Thursday morning and Friday in Moundridge. On our Buhler days, we will start and end our work days in Moundridge. This schedule is flexible as we want to be able to meet our members when and where it is convenient for them. Our phone system allows you to be transferred directly to one of us - no matter what office we are in. If you prefer to call direct, my cell phone number is (620) 345-6584 and Kent's is (620) 747-0841. By calling or texting our cell phones we can assist in your needs regardless of where we are.

Kent and I would like to thank each of our Ag and Commercial members for trusting us with your lending needs. We look forward to serving you in 2020.



Welcome Erin Farley!

Hi, my name is Erin Farley. I am the newest teller at the Moundridge branch! I am super excited to work here! I have hobbies but most of my hobbies include my fiance' Taud and my 3 kids—they are the ones that keep me the busiest! I am super excited about what the future holds here for me and my career here at Mid- Kansas Credit Union! I am excited to get to know each of our members!

Free Gifts!!!

If you have a VISA Credit Card with MKCU, now is a good time to check how many reward points you've earned and redeem them for free gifts.

Your reward gifts are completely free to you - even the shipping! But don't delay - reward points won't stick around forever (they eventually expire). Put your points to work and reward yourself!

To check or redeem your points, set up a profile at www.scorecardrewards.com



THE VISA DEBIT CARD

Looks like a Credit Card, but works like a check!



THE VISA CREDIT CARD

Make your payment at MKCU and receive credit that same day.



Member Services

ACH
ATM Cards
Auto Transfer from Share
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
Personal
Real Estate
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:

Wednesday, January 1
in observance of New Years Day

Monday, January 20
in observance of Martin Luther
King, Jr. Day

Monday, February 17
in observance of Presidents Day

Notes from Buhler

Jan Pankratz- Buhler Branch Manager

We all know that change is inevitable, whether we like it or not. We have been very fortunate in the Buhler Branch to have very little employee turnover. Linda Plett retired November 1st after 15 years of service. We wish her well!

Buhler native Lyndsey Goertzen joined our office November 4th after working in Moundridge for 3 months. She has a friendly and positive personality and is fitting in well. If you haven't met Lyndsey already, please come say Howdy! (This is a favorite expression of hers!)



Lyndsey Goertzen

Please remember we are here to help with your financial needs, including consumer loans of various types. Brandon Unruh and Kent Duerksen, our Commercial /Ag loan officers, work in our office each week. Please call to verify what days and they will be happy to visit with you in Buhler.

Wishing each of you a wonderful new year!

The Loan Corner

by: Brandon Casey

Cameron Voth, Loan Manager
Brandon Casey, Loan Officer
Connie Richards, Loan Officer



I was born and raised in Dodge City and have now lived in Hesston for 13 years. I am married to my wife Kodi and have 2 children at home. Although we live in Hesston, we are also active members of the Moundridge Community as our children attend school in Moundridge and we also attend Church in Moundridge. I come to the Credit Union with some previous credit union experience in my past, but it has been quite a while ago. I also completed my degree in Business Administration and Finance at WSU in 2014. In my free time I enjoy being outdoors spending time with my family with activities such as Golf, Swimming, Grilling and Hiking.

I look forward to getting to know all the members and providing them with the great member service that I have come to know as a member myself.

The Dos and Don'ts of Credit Card Debt

<http://bankruptcy.findlaw.com/debt-relief/avoiding-debt-credit-card-do-s-and-don-ts.html>

Many Americans have fallen into credit card debt over the past couple of decades. Whether it is to buy a new phone, clothes, food or pay bills, we all know how easy it is to swipe our card and not think twice about it... until we get our statements. There are ways to stop your credit card debt from piling up.

Dos and don'ts to avoiding credit card debt:

The dos:

- Create a budget and stick to it.
- Use your credit card for emergencies only.
- Pay full balance on time each month to avoid interest and fees.
- Leave your credit card at home so that you aren't tempted to use it.

The don'ts:

- Charge more than what you can afford.
- Take out cash advances. They can accumulate huge amounts of interest.
- Have more than two credit cards. That way you can easily keep track of purchases and payment due dates.
- Make late payments. It's not worth paying the interest for.

ARE YOU MOVING?



Don't forget to give us your new address!

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.



Is your account dormant?



Dormant accounts are a drain on the Credit Union and, if left inactive for too long, you will be charged a fee. Please check the status of your account.

Contest Winners of the Christmas Carol Puzzle

Congratulations to our Winners: 1st Prize - Dalton Zerger; 2nd Prize - Deanna Siemens; 3rd Prize - Darrell Bissing

NFL Teams

Find and circle all of the NFL Teams that are hidden in the grid. Words may be found left, right, up, down or diagonally and backwards. 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, February 19, 2020**. 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 puzzle entry per family/household)**. Please remember to write your name, address and account number on the entry.
1st Prize: \$25; 2nd: \$15; 3rd: \$10.

- BEARS
- BENGALS
- BILLS
- BRONCOS
- BROWNS
- BUCCANEERS
- CARDINALS
- CHIEFS
- COLTS
- COWBOYS
- DOLPHINS
- EAGLES
- FALCONS
- FORTYNINERS
- GIANTS
- JAGUARS

- JETS
- LIONS
- PACKERS
- PANTHERS
- PATRIOTS
- RAIDERS
- RAMS
- RAVENS
- REDSKINS
- SAINTS
- SEAHAWKS
- STEELERS
- TEXANS
- TITANS
- VIKINGS

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

Name: _____

Address: _____

Acct#: _____ -01