



Dollars & Sense

PROUDLY SERVING YOU SINCE 1947

Spring 2020: Vol. 19 No. 1

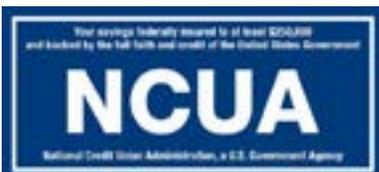
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Dollars & Sense is published quarterly for Mid-Kansas Credit Union Members



www.facebook.com/MidKansasCreditUnion



Manager's Memo

Included in this newsletter is a short financial statement for 2019. Our net income for 2019 was over \$232,000 which was \$31,000 more than last year. The increased income was due mainly to increased loan volume in 2019. We really appreciate all our members who borrowed money from Mid-Kansas Credit Union in the past year.

Some of the changes in our staff this past quarter include Erin Farley moving from member service representative to consumer loan officer (replacing Brandon Casey) and Brandon Unruh becoming loan manager (replacing Cameron Voth). We also hired Crystal Galle as a new member service representative and Meredith Janzen as a consumer loan officer.

Our new addition is coming along. We will be moving into part of it in the middle of March and hope to have everything done sometime in April. We will have an open house for our members when the addition is completed. We appreciate our members willingness to put up with the inconvenience caused by the construction. We are now using the new entrance on the north side of the building so when you come to the credit union, please park on the north side. Another project we just completed was the extension of the drive-up lane at Moundridge to allow large vehicles an easier way thru the drive-up. The concrete on the drive-up was extended to the east to allow larger vehicles more room to turn instead of either hitting the curb or having to back up when exiting the drive-up.

All the changes the credit union makes are done with one goal in mind – to provide better service to our members.

- Gary Duerksen

December 31, 2019 Financial Statement Summary

Loans	\$29,177,692	Liabilities	\$950,749
Investments and Cash	21,528,681	Member Shares	46,658,785
Fixed Assets	1,832,594	Reserves/Undivided Earnings	5,740,918
Other Assets	811,485		
	<hr/>		<hr/>
Total Assets	<u>\$53,350,452</u>	Total Liabilities/Capital	<u>\$53,350,452</u>

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
Brandon Unruh, Loan Manager
Kent Duerksen, Ag Loan Officer
Erin Farley, Loan Officer
Meredith Janzen, Loan Officer
Connie Richards, Loan Officer
Susan Johnson, Loan Clerk
Naomi Poloniecki, Account &
Card Services Specialist
Stacy Richert, Member Service
Operations Manager

Member Service Reps:

Crystal Galle
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

LaDonna Wedel, Chair
Becky Setser, Secretary
Stephanie Carpenter, Member

www.mkcu.coop

Ag Notes

Brandon Unruh, Loan Manager
Kent Duerksen, Ag Loan Officer

I would like to say a big "THANK YOU" to all our Ag and Commercial members we worked with in 2019. I've enjoyed getting to know each of you better and learning more about your operations. As always, this time of year is annual workup time. Kent and I are in the middle of gathering information to complete our annual reviews. If you have not submitted your updated financial statement and cash flow projections, please do so. We hope to have them all completed by the end of April. With your completed annual work-up on file, we can quickly respond to your future loan requests.

Looking to buy Ag real estate or do you have a real estate balloon loan coming due this year? Before signing new loan papers with your current lender, give MKCU a chance to see what we can offer. Our rates are very competitive, and we work hard to keep closing costs down. Just remember, MKCU does not charge application fees on these types of loans.

Is 2020 the year you venture out and start that new business? Your hometown credit union would like to be a part of your startup. We have been working with numerous small businesses and would like a chance at working with you.

As we begin another farming season, we want to wish all our members a safe and profitable 2020.

Shred Day Saturday, May 9, 2020

Bring your personal documents to be shredded on Saturday, May 9, 2020 between 9-11 a.m. at the Moundridge High School parking lot. Limit of 5 boxes/bags per individual/household. No business documents, please. This is a free service provided to you by Mid-Kansas Credit Union.

Start them saving young

Here are a few ways to teach the basics of saving to your little ones:

1. **Simulate saving opportunities.** Give your child a set number of coupons each day for an activity, like screen time. Label each device or DVD box with the number of coupons it "costs" (one coupon to play with the Leap Pad, four to watch Little Mermaid, etc.). Your child can spend all their coupons each day and never have enough for the "more expensive" items, or they can save for a couple of days to be able to watch that movie they love.
2. **Use visuals.** Make a chart with a picture of a toy or fun outing and squares for every dollar needed to buy it. Help your child mark each dollar saved with a check mark or sticker. They can see how close they are to getting it and have a visual reminder to save.
3. **Play games.** Use a family game night of Monopoly or Life to explain various financial basics. Show your child that if they set aside \$500 from the very beginning, they will definitely be ready to buy Boardwalk when they land there.
4. **Take them to make deposits.** Set up an account at Mid-Kansas Credit Union for your child. Have your child collect funds in a piggy bank and bring him/her in to deposit the funds and watch the balance grow!

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:

Monday, May 25
in observance of Memorial Day

Saturday, July 4
in observance of
Independence Day

Notes from Buhler

Jan Pankratz- Buhler Branch Manager

In the last newsletter I wrote about how change is inevitable, and the Buhler office has had many lately.

In case you didn't realize, our hours of operation are now 8 a.m. to 5 p.m. for the Drive Up and Lobby, Monday through Friday, and the Drive Up is open Saturdays from 8 a.m. to noon.

In January Buhler installed a new ATM due to software upgrades and compatibility issues. This has been a nice addition with a touch screen making it very user friendly. However, it was decided to no longer have the depository feature due to the extra cost and low usage numbers. Please ask an employee if you have any questions concerning the new machine. Our night deposit is safe and should be used after hours to leave deposits and loan payments. These transactions are worked first thing in the morning.

We have also updated our receipt printers which includes new thermal receipts. This has been something to get used to for us and also for our members but is a positive change.

And now the big announcement... Coming this spring our parking lot and Drive Up curbing will be reworked! The tightness of our lot has been an issue for as long as we've been at this location - 16 years. Our concrete contractor will work with us to keep member inconvenience to a minimum.

So, thank you for your patience as we've worked through many changes with more to come!

Welcome Crystal!



I grew up in McPherson. I started working at Memorial Home (Pine Village) and moved to Moundridge in November of 2004. I met my husband Glen in July of 2005 and we got married in June of 2007. I worked at Pine Village until 2016 when I started working at Cradle to Crayons Daycare. I worked there until February of 2020 when I started here at the Credit Union. Glen and I have 2 daughters, Brett (10) and Peyton (8). In my spare time I help my husband with his lawn business. I also love to watch my girls play sports for the rec.

The Loan Corner

by: Meredith Janzen



Hello Members! Some of you may remember me from 2004 when I first moved to Moundridge and started working here at MKCU. I left a few years later to expand my knowledge and now in 2020 I am back to help with your lending needs. Since 2004, I married the love of my life Gary Janzen, built a house, and welcomed twins in 2013. Luke and Olivia are now 6 (reason for all my grey hairs) and having fun in school. We live on a farm where we have cattle, along with cats, dogs, chickens, and mini goats - it's a regular funny farm. Stop by the Moundridge branch and say Hi! I am here to help you with your financial needs.

Erin Farley, Loan Officer
Meredith Janzen, Loan Officer
Connie Richards, Loan Officer

Privacy Notice

For your convenience, the Mid-Kansas Credit Union privacy policy is posted on our website. You may access this policy by going to www.mkcu.com. Scroll to the bottom of the home page and click on Privacy Policy on the left side of the screen.

If you have any questions, please call Mid-Kansas Credit Union at 620-345-2980 or Toll Free 1-888-345-2980.

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 NFL Teams Puzzle

Congratulations to our Winners: 1st Prize - Milton Duerksen; 2nd Prize - Megan Ratzlaff; 3rd Prize - Ruth J. Stucky

A Piece of the Pie

Find and circle all of the types of Pie 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, May 20, 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.

AMBROSIA PUDDING	HOOSIER SUGAR CREAM	S S L R X O B U C F A X M B Y G L G X H X Q T V C
APPLE	KEYLIME	S N O Q J O Z V V K A I V O R M E W S X S F H R I
APRICOT	LEMON MERINGUE	T P G U B H C H S G L T S Y R T K P X A O I J R L
BAKED ALASKA	MILLION DOLLAR	B J I A R H X A S L W W A S E S T R A W B E R R Y
BANANA CREAM	MINCEMEAT	B O N I E C L V I P E C P E B A N A N A C R E A M
BANOFFEE	PEACH	Z D S S D A R O M E K Y R N E Y R R E B K C A L B
BLACKBERRY	PEANUT BUTTER	Y I S T D I N E T L R R I B L R O C K Y R O A D B
BLUEBERRY	PEAR CRUMB	X C N E O D U P A R B E C E P A D M E A B Q P P L
BOB ANDY	PECAN	R T K K O N O V E M K I O R P R A O N R R J P M E
BOSTON CREAM	PERSIMMON	K A N L E T C B B Y R E T R I E Y B N Z A J L X M
BOYSENBERRY	PUMPKIN	B L L I A H E R L C N A K Y R S E B O S B H E Z O
BUTTERMILK	RASPBERRY	B A I T K S V F E Z H F I C T R G C M A U Q U K N
CHERRY	RHUBARB	R L O M O P O E Y A T E R S R F A H M Y H O X L M
CHESS	ROCKY ROAD	N W U O R O M R V N M A R Y I I B O I H R N P I E
CHOCOLATE	SHOOFLY	U A G E H E R U W W G N C R S N E C S G H F I S R
COCONUT CREAM	SOURCREAM RAISIN	B V C S B E T R P U E M I L Y E K O R Y W K L H I
CRANBERRY	STRAWBERRY	O M R E B E J T S V N M Z U M K B L E L I W Z C N
EIER	SWEET POTATO	B D U P P F R R U K A M B R O S I A P U D D I N G
FRENCH SILK	TAR HEEL	Y A S R S B E R J B H C A E P R V T C E W V U E U
GOOSEBERRY	TRIPPLE BERRY	K A N L C I M A Y P T S I T A E M E C N I M J R E
		R X A O S R F X G G R U Y S E I I A J R P J A F V
		X N P O F M A E R C T U N O C O C B Q G U V V S U
		X G O J Z F Z E J E L G Y A S E H K X G L B T J E
		W H O P U G E B P T A R H E E L M J G D D Y Z Q Y
		C E I D M C M E B X U E E J G P G R U I K K K K M

Name: _____

Address: _____

Acct#: _____ -01