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Manager's Memo

Rick Krehbiel

June, 2011

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Vol. 10 No. 2
Dollars & Sense published
Quarterly for Mid-Kansas
Credit Union Members

As I write this article, wheat harvest is rapidly approaching. There are a number of varying opinions about this upcoming harvest and it is possible that they might all be right! I think we will see a wide range of yields with a wide range of quality. I just hope everyone can get what's out there and then we can get some rain for those fall crops. If not, it will be a long summer!

We will be adding a new free service to our online program sometime during third quarter. MoneyDesktop is a comprehensive suite of money management tools including budgeting, account aggregation, bill pay reminders and rewards shopping. Watch your monthly statements for announcements when it becomes available.

I would like to recognize former Mid-Kansas Credit Union manager and my former boss, Art Dick and his wife Eva who recently celebrated their 70th Wedding Anniversary. Wow! Congratulations Art and Eva! For those of you who haven't had the opportunity of interacting with Art, he is the consummate gentleman. I considered it a real privilege to have worked with and learned about this business from Art!

This year is half over and once again I have to wonder where it went. I take it as a good sign that times moves by quickly but sometimes I have to wonder what I've missed. Please don't miss the opportunity you have to borrow money at very competitive rates. We have plenty of money to loan and would be happy to discuss any ideas you have for borrowing money. Give us a call or stop in if you would like more information.



FREE GIFTS !!!

How about a reminder of our Credit Card Rewards Program?
www.scorecardrewards.com

Your reward gifts are completely free to you, including shipping.
It's not too early to use your reward points to start Christmas shopping!

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 from THE MAN

David Fulton, Agster

Well, it looks like the draught is over. Certainly the most unusual spring I've ever experienced. Hay production is reduced, wheat yields are down, but perhaps we will have good fall crops. Please remember when you are stressed, we are here for you. Whether it's financial issues, or you just need to unload, come on in. The weather reminds me of a saying I like: "Timing has a lot to do with the outcome of a rain dance!" Here are some others that have been piling up on my desk:

- "Life is simpler when you plow around the stumps."
- "The best sermons are lived, not preached."
- "If at first you don't succeed, you're about average."
- "Don't judge folks by their relatives."
- "Engagement: an urge on the verge of a merge."
- "Silence is sometimes the best answer."
- "When you're over the hill, you tend to pick up speed."
- "Seek tranquility without tranquilizers."
- "Forgive your enemies, it messes up their head."
- "Every path has a few puddles."
- "Relax - otherwise you might die all tensed up."
- "Words that soak into your ears are whispered, not yelled."

And finally - "The smartest person in a business is the one who has hired people who are smarter."

Many of you have asked about our next trip. We are going to a farm show in Tulsa on Thursday, December 8th. I will have more details in the next newsletter. Be safe everyone!

Frugality vs. Earning More: Which One? Larry Schmidt, Loan Manager

Some personal-finance bloggers urge one path; some prefer the other. Who's right? Sometimes, being frugal pays off. Other times, it's best to focus on increasing your earnings. Most of the time, there's no reason not to try and do both.

The effects of frugality are more immediate than the effects of building your income. When you make a choice to not buy something or to find a less expensive way of doing something, you start reaping the rewards from that choice immediately. But frugality has a limit. There's only so much you can cut before you start having to make seriously life-altering choices.

At the same time, the ability to earn more is limitless. You can get a second job, start a business, ask for a raise, and so on. Unlike frugality, there is no cap. You can always earn more. You can't always cut more. I tend to think that the biggest differences between frugality and increasing earnings come with your perspective and focus on life.

Frugality shines best in the short term. If you're in a financial panic after, say, a major car repair, frugality will help you. If you're saving for a goal that's a year or two down the road, frugality will make that goal possible.

Increasing earnings shines over the long term. Building your skill set doesn't pay off today or tomorrow. Neither does networking, nor does starting your own business. These types of things need consistent effort and time to grow into earnings in your pocket, but the rewards they reap often greatly exceed those earned by frugality.

The destination of financial independence is the same no matter which path you take.

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

MOUNDRIDGE STAFF
 Rick Krehbiel, Managing Director
 Larry Schmidt, Loan Manager
 David Fulton, Ag Fieldman
 Anthony Jasso, Collections & IT

Susan Johnson, Loan Clerk
 Terri Voth, Member Service Rep Supervisor

Member Service Reps
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 Brandi Huff,
 Amber Durst,
 Jan Graber,
 & Sandra Jantz,
 Dollars & Sense Editor

BUHLER STAFF
 Linda Classen, Branch Manager
Member Service Reps
 Bonnie Danner
 Jan Pankratz
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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 Monday, **July 4th** in observance of **Independence Day** & Monday, **September 5th**, in observance of **Labor Day**. Regular hours will resume on Tuesday, July 5th & Tuesday, September 6th.

PROTECT YOUR IDENTITY IN A FEW EASY STEPS

Identity theft is the number one complaint by consumers to the Federal Trade Commission and has been for the past five years. The average victim loses about \$1,800 in goods and services and will spend around 30 hours and \$370 to repair the damage done to their credit record.

Here's what you need to do to make sure you are not the next victim:

1. Invest in a shredder - Shred anything and everything that has your name and address on it. ID theft often starts with stolen mail, lost or stolen wallets, or leaving your name and address on documents that you toss out at work.

Identity thieves love the recycling bin, and they aren't afraid to dumpster dive. With that in mind, shred invoices, receipts, pre-approved credit card offers, credit card checks and the envelopes they came in.

2. Protect yourself online - Information that you store on your computer or in an online account can be a little bit trickier. Be sure to encrypt any e-mails or files on your computer that may contain personal information, and always use a firewall and anti-spyware on a home computer. It is also important to be wary of what you post on social networking sites. Post vacation pictures only after you have returned. Educate your family, especially children.

3. Check your credit report - Review your credit reports often for any suspicious activity. Head to annualcreditreport.com to get a free credit report twice a year from each of the three reporting agencies. Space out your reports, don't get them all at once. Reviewing a report three times a year is better than just once a year.

IF YOU ARE A VICTIM - If you think you have been a victim of identity theft, call your creditors immediately and shut down the accounts in question.

To file an identity theft complaint to the Federal Trade Commission, head to ftccomplaintassistant.gov or call the identity theft hotline at (877) 438-4338.

DON'T FALL FOR THESE VISHING, SMISHING SCAMS

Follow the money. Crooks apparently are taking that famous line to heart. At the same time the non-profit Move Your Money campaign has successfully urged many Americans to switch to community banks as a way of expressing their displeasure with "too big to fail" corporate banks, thieves are now targeting customers of these smaller community banks and credit unions with phone-based phishing scams.

Crooks contact bank or credit union customers via live or automated phone calls (known as vishing attacks) or via text messages sent to cell phones (smishing attacks) that may warn of a security breach as a ruse to obtain PIN numbers and other account information they need to lift money from their accounts.

Protect yourself by never responding directly to phone calls or clicking on links in messages sent to your computer or cell phone that purport to be from your bank or any other company you do business with, no matter how urgent or persuasive the message is. Instead, initiate a call yourself to the customer service number listed on your monthly account statement to verify that any communication you've received is legitimate.

Annual Meeting Prize Winners!

Congratulations to Ferd Wiens, Melva Krehbiel, Elden Schroeder, Robert Stucky, Sharon Regier, Randy Stucky, Marna Goering, Darrel Regier, John Reimer, Janice Klassen, Delbert Stucky, Jack Willis, Lurlene Wiens & Lavern Richert, our prize winners at our Annual Business Meeting in Buhler on March 29th.

Thank You for participating!

CU MONEY GIFT CARDS



Mid-Kansas Credit Union offers Silver Dollar City, Worlds of Fun, & Oceans of Fun Tickets for a discounted rate.

Stop by and get yours today!



Adult Season - \$ 81

Child's Season - \$70

Adult 1 Day - \$ 54

Child's 1 Day - \$43



Worlds of Fun Regular \$29

Worlds of Fun Jr./Sr. \$17

Oceans of Fun Regular \$23

Oceans of Fun Jr/Sr \$16

Ride & Slide Regular \$44

Ride & Slide Jr/Sr \$33



Dormant Accounts

Are a Drain on Credit Union Resources. Please check the status of your accounts.



Contest Winners - 1st-Dorothy Koehn; 2nd-Erin Durst; 3rd-Brett Wiens

Thank You for your response to "The Spring Word Search Puzzle" in our last newsletter. We do appreciate your time and effort. The answer is "April Showers Bring May Showers."

New Contest - State Trivia!

Here is a collection of interesting state trivia. Mix and Match the answers to the states. Bring or mail your entry to Mid-Kansas Credit Union, 104 S. Ave. Box 608, Moundridge, KS 67107, by June 3, 2011. 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: \$20; 2nd-\$15; & 3rd-\$10.

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| _____ 1. Alabama | A. Has more than \$6 billion in gold underneath Ft. Knox |
| _____ 2. Illinois | B. Has parishes instead of counties because they were originally Spanish church units |
| _____ 3. Missouri | C. Only state in the continental U.S. that doesn't follow Daylight Savings Time |
| _____ 4. New Hampshire | D. Home of the first Krispy Kreme doughnut |
| _____ 5. Oklahoma | E. Nashville's Grand Ole Opry is the longest running live radio |
| _____ 6. Alaska | F. Dr. Pepper was invented in Waco back in 1855 & the hamburger invented in Arlington in 1906. |
| _____ 7. New Mexico | G. Smokey the Bear was rescued from a 1950 forest fire here. |
| _____ 8. Tennessee | H. Fremont, home to Gerber is the baby food capital of the world. |
| _____ 9. Louisiana | I. President Teddy Roosevelt refused to shoot a bear here. |
| _____ 10. Arizona | J. Was the first place to have 9-1-1 started in 1968. |
| _____ 11. Virginia | K. Birthplace of the ice cream cone |
| _____ 12. Vermont | L. Has a governor in jail, one pending jail & the most corrupt state in the union. |
| _____ 13. Texas | M. Has the only active diamond mine in the U.S. |
| _____ 14. Kentucky | N. Grounds of the state capital are covered by operating oil wells. |
| _____ 15. Michigan | O. One out of every 64 people has a pilot's license. |
| _____ 16. Ohio | P. Montpelier is the only state capital without a McDonalds. |
| _____ 17. North Carolina | Q. Birthplace of Tupperware, invented in 1938 by Earl Tupper |
| _____ 18. Arkansas | R. The hot dog was invented here in 1900. |
| _____ 19. Mississippi | S. Home of the world's largest office building - the Pentagon |
| _____ 20. New Jersey | T. Has the most shopping malls in one area in the world. |

PLEASE keep us updated with CURRENT phone numbers and addresses. The Post Office does not notify us when your address has changed, that is UP TO YOU TO TELL US. As long as you are updating your address and phone numbers, be sure that any other account information and beneficiaries are also up-to-date.



FACT: 10,000 Baby Boomers per day will turn 65 for the next 19 years.

VISIT OUR WEBSITE AT WWW.MKCU.COOP

**Access your accounts by calling . . .
620.345.2980 or 620.345.3300 - 7 days a week**

