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Manager's Memo

Rick Krehblel

Summer, 2012

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Credit Union Members

The Board of Directors is pleased that John Vogt has been hired to fill our ag loan officer position vacated by Dave Fulton. John brings something to this job that is oft times nearly impossible to find: experience! He has over 30 years in ag lending experience, the majority of time spent with USDA Farm Service Agency in Norton, KS. He and his wife Karen were planning to move back to central Kansas and John decided he wanted to continue working with farmers' financial needs. If you have not had the opportunity to meet John, please stop in the office and introduce yourself.

I would also like to acknowledge the fine job Dave Fulton did working with our many farm accounts. Dave was with us for eleven years and we wish him well as he begins a new chapter of his life in that state up north.

I would like to remind all members that it is important to review joint owners of all of your accounts on a regular basis. Any life event—birth, death, marriage & divorce—could be reason to make changes. Please review all your accounts including safe deposit accounts. Please give us a call if you have any questions about joint owners on any of your accounts. We will be happy to help you get accounts set up exactly like you want them.

Do your summer plans include traveling to other parts of our state or country? Would you like to find ATM's as you travel around that you can use free of charge to get cash from your Mid-Kansas Credit Union accounts? Go to <http://co-opnetwork.org/atm-locator> to locate ATM's that will do just that. There are over 28,000 Co-op Network ATM's across the United States and Canada that will give you free access. Wherever you travel, you should have free access to your money.

Here's to a wet summer. Let it happen!



Have a Safe
and
Happy Harvest!



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.





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

John Vogt, Ag Fieldman

Anthony Jasso, Collections & IT

Susan Johnson, Loan Clerk

Terri Voth, Member Service
Rep Supervisor

Member Service Reps

Sharon Schrag,

Cindy Unruh,

Naomi Poloniecki,

Jan Graber

& Sandra Jantz,

Dollars & Sense Editor

BUHLER STAFF

Linda Classen, Branch Manager

Member Service Reps

Bonnie Danner

Jan Pankratz

Linda Plett

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www.mkcu.coop

AG Notes from THE MAN

David Fulton, Agster

By the time this arrives in your mailbox or inbox, I pray you have had a safe and very productive wheat harvest. It sure looks fantastic as I write this. As you all know, I think the world of farmers and so enjoy working with you as you feed the world. I like this quote from Ellen Glasgow: "He felt ...that to throw up the clods of earth manfully is as beneficial as to revolutionize the world." Keep doing what you do, and do it well. One more quote from Ellen: "...the man who was not content to do small things well would leave great things undone."

Most of you probably know by now that, Lord willing, I have moved back to the Holy Land as of June. God has blessed me with a wonderful wife and three new wonderful married children and eight fantastic grandchildren to go with my son, Neal, who graduated from Berean Academy in May. We are building a life together in the Kearney, Nebraska area, and Neal is going to college in Norfolk in August to study Agronomy. So after eleven wonderful years here, I am going home! Mid-Kansas Credit Union is a special place, and I have thoroughly enjoyed my time here. They have hired a good man with over 30 years of experience to replace me, so you will be in good hands. Thank you for the friendships and great working relationships we have enjoyed together, and God Bless you as life moves forward.

- Dave Fulton, the Agster

Meet our New Loan Ag Fieldman

John Vogt

Hello, I'm John Vogt and I began working at the Credit Union on May 8th as your Ag Loan Officer. I am originally from the Halstead area. My parents moved with my Dad's teaching assignments, and I had the experience of growing up and going to school in New Mexico, Arizona and California.

While I was growing up, I spent the summers with my grandparents near Hesston, working for them and neighbors on their small farm. This experience encourage me to attend college at Fort Hays State University, majoring in Agriculture and Economics. For the past 34 years I've worked in Ag lending with the Farm Service Agency. The last 32 years have been in a 4 county area of NW Kansas, headquartered in Norton.

My wife, Karen, is a Postmaster in a small community, and looking forward to retirement and a new adventure. We have been planning to relocate to this area, and this is a great opportunity for us to be involved in this area. Between us, we have four grown children, two daughters and two sons. We are also blessed with three grandsons at this time. Karen and I enjoy a rural lifestyle, horses, gardening and landscaping, and riding bikes.

After retiring from the USDA last December 1, I realized how much I missed being involved with both the Ag community and a local community. I am really looking forward to meeting, learning and working with the Credit Union's members!

5 Tips for Graduates

1. **Get ANY job in a field you have a passion for.** Work hard, listen and learn, and you will move up the ladder to one day fulfilling your passion.
2. **Find affordable housing.** A good rule is to not let your housing expenses be more than 30% of your monthly take home pay.
3. **Make saving automatic.** Never too early to start saving for retirement or for your emergency fund.
4. **Start networking.** "It's not what you know, but who you know", is one to live by. This happens by networking with as many people in your field of interest as possible.
5. **Drive your car into the ground.** Avoid the impulse to go into debt over a new car when that first paycheck arrives in your bank account. Consider using public transportation, or if you buy a car, buy used. Let someone else take the initial depreciation hit

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 CLOSING

MID-KANSAS CREDIT UNION

will be closed on

Wednesday, July 4th

in observance of Independence Day
and on

Monday, September 3rd

in observance of Labor Day

5 Credit Card Gotchas

-Larry Schmidt, Loan Manager

Credit card issuers are back to inundating consumers with offers, many of them featuring low teaser rates, but be sure to read the fine print before signing on. Consumer Reports did just that, analyzing dozens of credit-card offers. Here are some typical gotchas to be aware of:

***Seasonal savings:** Cash back on rotating categories that you have to opt into each time the category changes, such as those on the Chase Freedom and Discover More cards.

***Spending tiers:** Offers of up to 1 percent on purchases, but if you spend less than \$3,000 a year, only 0.25 percent cash back, like the Discover More card.

***Expiration dates:** Check for expiration dates on rewards, especially with travel cards. It can take a long time to accumulate enough points for a ticket.

***Hidden caps:** The Citi Dividend World MasterCard pays \$200 bonus after you spend \$1,000 in the first three months, but it has an annual cap of \$300 on certain rebates. Bank of America's BankAmericard Cash Rewards Visa pays 3 percent on gas, 2 percent on groceries, but spend more than \$1,500 on gas and groceries in a quarter and rewards drop to 1 percent.

***Missed-payment penalties:** Some cards take away your month's points if you miss a payment, and might charge a \$25 reinstatement fee to get them back. The Discover More card takes away all your points if you miss two straight payments.

Meet our New Employee



Cindy Unruh has joined the staff at Mid-Kansas Credit Union as a full time teller on March 26th. She comes from Hesston where she lives with her sister, Donna. She has over twenty years experience with financial institutions. She enjoys traveling with friends, sewing, cross-stitching and reading. We welcome Cindy and invite you to stop in and get acquainted.



Don't forget to give us your new address!



Annual Meeting Prize Winners!

Congratulations to Harold Regehr, Galen Penner, Loren Unruh, Michael Carpenter, Melvin Strausz, Lewis Dorris, Lynette Doty, Waldo Froese, Ruby Winsky, Ray Schroeder, Deseri Orlanzini, Varden Loganbill, Eldon Zerger and Dale Jantzen, our prize winners at our Annual Business Meeting in Moundridge on March 19, 2012. Thank You all for Participating!

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—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 bank routing number** and **your account number** and **account type** (checking or savings). If you are currently receiving benefit payments by paper check: You must switch to electronic payments before the March 1, 2013 deadline. Switching from checks to direct deposit is fast, easy and free at www.GoDirect.org, by calling the U.S. Treasury Processing Center's toll-free helpline at 1-800-333-1795, or by calling your credit union.



Silver Dollar City Tickets

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

Whitewater Bay Tickets

Adult 1-Day-\$37.00
Child 1Day-\$31.00

Silver Whitewater Combo

Adult-\$131.00
Child-\$120.00



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



Adult 1-Day-\$22.00
Child 1-Day-\$17.00



Ride & Slide

Adult-\$35.00
Child-\$29.00



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

Contest Winners to the Crossword Easter Puzzle

Congratulations to our first prize winner— Marietta Schmidt; 2nd prize-Theresa G. Koehn; 3rd prize— Ed Vogts.
Thank You for your response to the "Crossword Easter Puzzle . We do appreciate your time and effort.

SPRING WORD SEARCH PUZZLE

Find and circle all of the summer words that are hidden in the grid. The remaining letters spell an additional summer item. Words may be found left, right, up, down or diagonally. Bring or mail your entry to Mid-Kansas Credit Union, 104 S. Ave. B, P.O. Box 608, Moundridge, KS 67107 by September 7, 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 and address on the entry. 1st Prize: \$25; 2nd: \$15; 3rd" \$10.

Ants	July	J	U	N	E	S	T	S	S	S	S	Y	K	S	E	U	L	B	M
August	June	U	S	M	E	A	U	Y	E	O	U	H	I	K	I	N	G	S	A
Barbecue	Mosquitoes	S	M	W	E	E	A	N	L	U	B	N	W	A	S	E	Y	R	E
Baseball	No School	U	T	W	I	R	R	S	G	I	C	A	B	L	N	A	R	E	R
Beach	Picnic	N	S	H	V	M	T	C	C	L	T	E	A	U	D	T	V	L	C
Bees	Roller Blades	T	Y	U	G	I	M	Y	S	E	A	D	B	I	R	S	S	K	E
Bicycle	Sandals	A	G	L	C	I	C	I	R	N	N	S	L	R	R	N	D	N	C
Boating	Soccer	N	R	E	U	L	F	M	N	A	U	O	S	E	A	R	G	I	I
Breeze	Solstice	O	E	A	E	J	E	R	S	G	H	S	W	E	A	B	N	R	C
Camping	Sprinklers	S	E	D	A	L	B	R	E	L	L	O	R	O	S	R	I	P	R
Fishing	Sunburn	C	N	A	O	F	L	O	G	T	L	T	B	T	E	E	T	S	E
Flies	Sunglasses	H	G	N	I	H	S	I	F	F	A	E	O	A	E	E	A	H	C
Flowers	Sunscreen	O	R	C	A	M	P	I	N	G	T	W	T	H	B	Z	O	C	C
Gardening	Suntan	O	A	C	I	N	C	I	P	A	W	A	S	P	S	E	B	A	O
Golf	Sweat	L	S	F	L	I	E	S	K	M	O	S	Q	U	I	T	O	E	S
Green Grass	Swimming	T	S	U	G	U	A	S	I	L	L	A	B	E	S	A	B	B	O
Hat	UV Rays	G	N	I	N	E	D	R	A	G	S	U	N	S	H	I	N	E	N
Hiking	Wasps																		
Holidays	Water Fights																		
Hot	Watermelon																		
Ice Cream																			

The Hidden Message is: _____