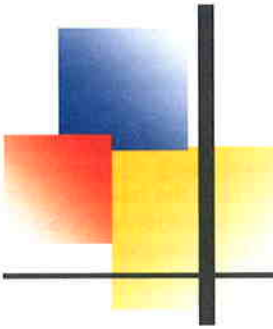




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Summer, 2013

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Manager's Memo

Rick Krehblel

Mid-Kansas Credit Union is still contending with excess deposits. Returns on investments have been at record lows and our deposits exceed our loan demand. If you have any interest in borrowing money, please come and talk with us. Let us help you by lending you some money and you will be helping us!

MoneyDesktop is an online money management tool that is integrated into our online account access program MKNet. This recently updated version of MoneyDesktop included budgeting, account aggregation, auto categorization, debt management and much more. If you have never looked at MoneyDesktop, now may be the time to do so. MoneyDesktop can help you develop a budget and will categorize and track your spending. If you have online access to your accounts with other financial institutions, MoneyDesktop will allow you to pull in that account information from multiple institutions. To take a look at this free service, just click the MoneyDesktop logo on the MKNet Account Summary page.

Each purchase you make with your Mid-Kansas Credit Union VISA credit card, you earn bonus points that you can redeem for brand-name merchandise and travel rewards. If you visit the web site www.scorecardrewards.com, you will be able to see options that are available. If not used, points may expire. Your monthly VISA credit card statement has a summary of your ScoreCard Bonus Points on page 2. Please let us know if you have any questions.



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.





Ag Notes

John Vogt

With wheat harvest fast approaching, the abundant rainfall we've had, and the good start the row crops are having, we appear poised for another good year. I recently attended Kansas Farm Management's South Central Association Summary meeting in McPherson. There was a very good presentation and discussion of 2012 farm financial results in Harvey and McPherson counties.

Basically, a record year for profitability was recorded. Despite the rising input costs and living expenses, the farmers of the 11 South Central Kansas counties had a banner year. Wheat yields, particularly in Harvey County and several counties to the south, led the way. Several of the counties in the west part of the area had the highest level of profit, it appears due to more irrigated land and larger farm size.

I always look forward to studying their Profitlink Summary. I haven't found a better source for enterprise analysis and being able to compare types of enterprises against each other. From my years in Northwest Kansas, I have a great deal of respect for Farm Management Association and their record keeping systems.

Lets hope 2013 brings us the same type of profit results!!

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

MOUNDRIAGE STAFF

Rick Krehbiel, Managing Director
Larry Schmidt, Loan Manager
John Vogt, Ag Fieldman
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

Stephanie Pfeiff joined the MKCU staff as a part-time teller on May 28, 2013. She and her family have lived in the Moundridge community since 2002. Stephanie lives just outside of town with her husband, Dennis and five children: DeShawn—16, Sequora—10, Malia—8, Kaia—5, Alejandro—4 and many pets. In her spare time, she enjoys watching her children's sporting events, reading and being outdoors.

Bailey Strausz has joined the Moundridge branch for the summer to help the tellers and loan officers where needed. She will be a Junior this fall at Moundridge High School and hopes to become a Speech and Language Pathologist in the future. Bailey is active in track, cheerleading, flute and Cole Street Singers. She lives in Moundridge with her parents Casey & Teresa Strausz, her little brother Brady, and her 2 cats Snickers and White Kitty.

Liz Johnson started working as a full time teller in April 2013. She is also the Moundridge Chamber of Commerce Director and a Director on the Wichita Figure Skating Club Board of Directors. Her husband, Jay works for Grasshopper and her daughter Cheyenne is 6 years old. Liz keeps busy taking her daughter to figure skating lessons and competitions. When not doing that, you can see them around town with their dogs, 2 Saint Bernard's and 1 Australian Shepherd. They have Saint Bernard puppies for sale occasionally, just ask.



Stephanie Pfeiff, Bailey Strausz, Liz Johnson

Annual Meeting Door Prize Winners!!

1. Sheryl Stucky \$25 Gift Card from Adrian's Boutique
2. Zach Duerksen \$25 Gift Card from Goering Hardware
3. Jan Morrison \$25 Gift Card from Adrian's Boutique
4. Janice Klassen \$50 Fuel Card from Mid-Kansas Co-op
5. Geneva Flickner won a Kansas Guidebook from the Kansas Sampler Foundation
6. Jerry Becker won a Digital Cordless Phone from Moundridge Telephone Co
7. Linda Pauls \$25 Gift Certificate from Stucky Wood Products
8. Donna Stucky \$50 Fuel Card from Mid-Kansas Co-op
9. Russell Stucky \$25 Gift Card from Goering Hardware
10. Connie Olson \$25 Gift Certificate from Mustard Seed
11. Alexis Westfall \$25 Gift Card from Mane Street Style
12. Eileen Stucky \$25 Gift Card from Hometown Food Stores
13. Leon Guhr won a Speed Charger from Cole Street Service

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

-Larry Schmidt, Loan Manager

May was a very busy month for consumer loans, and car loans are a very large part of these loans. The old cars eventually wear out and will need to be replaced. If they do break down, the challenge is always to decide if to repair or replace. The general rule is to replace if the repairs are more than 50% of the value. Ideally the option is to replace before repairs are needed. This starts by saving for the next purchase. Automatic transfers from payroll deposits are a good way to start this. If you are able to save the amount of a car payment each month for three months, it shows you have the ability to make the payment when you do find a replacement.

Finding a replacement vehicle can be a challenge. I am sure if you let a car salesman know you are looking, they would be glad to help. Do your homework before shopping. Pick a vehicle that provides your needs and then pick the color. If you have a family with children, a shiny two door may not be good for hauling home lots of groceries or taking the kids to ball practice and a 4 wheel drive may be good in snow, but gets lousy gas mileage the rest of the year.

I encourage members to check out articles on our website under "Home and Family Finance" before shopping. You can check out car values at NADA.com under the "Forms" link. Our rates are posted under the Rate link and you can check out vehicles for sale under the "For Sale" link. This would also be a good place to list a vehicle if you have one to sell. You can also call or stop in. We are offering 3.9% on vehicles 2010 and newer and 4.9% on 2008 and 2009 models and 5.9% on 2007 and older. We would be glad to help you on your next car loan.

DID YOU KNOW.....?

If you have a Mid Kansas Credit Union debit card, you can make cash or check deposits at the ATM at either our Moundridge or Buhler branch. Simply follow the instructions on the screen, and please use the envelopes provided as odd size envelopes easily jam in the machine. Once you make your deposit, up to \$200 of those funds will be available to you immediately.

Best Ways to Carry Money while Traveling

1. Divide money in different places - whenever possible, divvy up your travel cash and even credit cards into multiple places.
2. Keep small bills handy— Make smaller denominations of currency easily accessible and make money preparation a part of your morning routine. You don't want to be paying for a can of pop with a \$100 bill.
3. Carry an Anti-Theft bag—some purses, backpacks and bags are designed specifically for travel and come with features such as cut-proof fabric, steel cable reinforced straps, and locking zippers. You can get these products from Pacsafe, Travelon and Magellans.
4. Trim your wallet—take time to go through your wallet and take out everything but the necessities.
5. Buy a travel wallet—get one specifically for traveling. One reason is if you are the type of person whose day to day wallet is packed with library cards, gym memberships, etc, the pockets are likely to be stretched out when you minimize the cards. By having a travel one, your cards will be snug and won't accidentally slip out.
6. Adapt to local money culture—know if you are going to a cash economy where you need a variety of bills and coins or if you are heading to a location that uses primarily cards.
7. Stow valuables securely—leaving things in the in-room safe is generally pretty secure. Just remember you put items in the safe and get them out before you leave.

<http://www.usatoday.com/story/travel/advice/2013/01/16/best-ways-to-carry-money-while-traveling/1839433/>

HOLIDAY CLOSING

MID-KANSAS CREDIT UNION
will be closed on
Thursday, July 4
in observance of Independence Day
and on
Monday, September 2
in observance of Labor Day
And on
Thursday, November 28
In observance of Thanksgiving

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Words of Fun & Oceans of Fun
All parks, Age 3 and up
\$36



Silver Dollar City Tickets

Adult Season-\$85 Adult 1-Day-\$57
 Child's Season-\$75 Child's 1-Day-\$47

Whitewater Bay Tickets

Adult 1-Day-\$40
 Child 1-Day-\$33

Silver Whitewater Combo

Adult-\$130
 Child-\$113



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

Contest Winners to the SPRING AND EASTER WORD SEARCH

Congratulations to our First prize winner– Norman D. Wedel ; 2nd prize–Evelyn Harms ; 3rd prize–Mervin & Shirley Schrag .

4TH OF JULY WORD SEARCH

Find and circle all of the 4th of July 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 September 2, 2013. 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.

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 M V F X U W A C F O U R T H B Q A T C G
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AMERICA
 ANTHEM
 BARBECUE
 BLUE
 BONFIRE
 BRAVE
 BRITAIN
 COLONIES
 FAMILY
 FIREWORKS
 FLAG
 FOURTH
 HAMBURGERS
 HOLIDAY
 HOTDOGS
 INDEPENDENCE
 JEFFERSON
 JULY
 LAKE
 PARADE
 PARTY
 PATRIOTIC
 RED
 SPARKLERS
 SWIMMING
 WHITE