



Dollars & Sense

PROUDLY SERVING YOU SINCE 1947

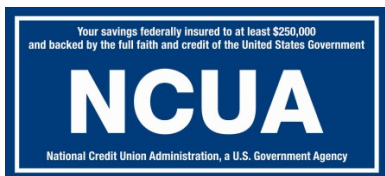
Spring 2017: Vol. 16 No. 2

Manager's Memo

Table of Contents

- Manager's Memo 1
- Meeting Highlights . . . 1
- Locations & Staff 2
- Ag Notes 2
- MKCU Tid-Bits 2
- Member Services 3
- Holiday Closings 3
- Buhler Notes 3
- Loan Corner 3
- Access Your Account . . . 4
- Puzzle Winners 4
- Word Search 4

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



Please come to our open house on July 6 at the Moundridge office from 1-5 to celebrate the 32 years of service that Larry Schmidt has given to the credit union. We have had several members tell us that Larry has helped them a lot over the past years with not only giving them loans but also by **not** giving them loans. Larry has been much more than just a loan officer, he has been a financial advisor and friend to a lot of our members and he will really be missed.

Cameron Voth will be taking over as loan manager and we have hired Corey Janzen from Buhler to be our consumer loan officer. Other employee notes are that Liz Johnson quit in April and Cindy Unruh retired in May. Stacie Richert will now be working full time to replace Liz and Rashell Kaufman has been hired to replace Cindy. We have also hired Jill Robb to work part-time during the summer.

Our remodeling in the Moundridge office is done so please stop in and see our new look! We are happy with the way it turned out and hope our members enjoy it also.

- Gary Duerksen

Annual Meeting Highlights

Thank you for attending our Annual Meeting at Moundridge in March! The election results are as follows:

- Board of Directors - Bret Gillmore
- Credit Committee - Delonna Barnett

We appreciate our dedicated board and committee members – we couldn't do it without you! THANK YOU for volunteering your time to MKCU!

Annual Meeting Prize Winners:

Sabella Regier, Aaron Goering, Lloyd Goering, Larry Loganbill, Ann Kaufman, Neva Kaufman, Sheila Regier, Tom Stucky, Sharon Durst, Jack Willis, Ruby Miller, Becky Waggoner, Larry Siemens, Betta Kym, Nancy Krehbiel, Jason Regier, June Graber, Sue Stucky, Eric Stucky, Richard Stucky, Dale Jantzen, Jan Graber, Dick Rempel, Rebecca Modellmog, Stan Schrag

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 7:30-5, Sat. 8-12

Buhler

200 W. 2nd Ave. P.O. Box 569
620-543-2662
Fax: 620-543-2464
Lobby: M-F 9-4:30
Drive Up: M-F 8:30-5, Sat. 9-12

Moundridge Staff

Gary Duerksen, Manager
Larry Schmidt, Loan Manager
Cameron Voth, Loan Officer
Corey Janzen, Loan Officer
John Vogt, Fieldman/Ag Loan Officer
Anthony Jasso, Collections & IT
Susan Johnson, Loan Clerk
Rebecca Setser, Member Service Rep Supervisor

Member Service Reps:

Rashell Kaufman
Stephanie Pfeiff
Naomi Poloniecki
Connie Richards
Stacy Richert
Jill Robb
Kindra Schmidt

Buhler Staff

Jan Pankratz, Branch Manager

Member Service Reps:

Linda Plett
Sharon Stucky - Dollars & Sense Editor
Marta Taylor

Board & Committee Members:

Board of Directors

Elaine Schmidt, Chairman
Bret Gilmore, Vice-Chairman
Rick Krehbiel, Sec.-Treas.
Jay Goering, Member
Jerroll Goebel, Member

Supervisory Committee

Kristy Gaither, Chair
La Donna Wedel, Secretary
Juanita Schrag, Member

Credit Committee

Gary Huxman, Chairman
Delonna Barnett, Secretary
Larry Schmidt, Member

www.mkcu.coop

Ag Notes

John Vogt, Ag Loan Officer

“Summer Reflections”

As I write this in late May, summer is fast approaching. The wheat is turning and looks beautiful, particularly in the mornings. The weather is “possibly” getting drier, and 80 degree days are in the forecast. As I drive to and from work and around the area, the wheat does look very good. When you read this in the early days of July, I hope a bountiful wheat crop similar to last year’s has been harvested.

Recently, as I was driving west of Yoder, I saw a sight that made me reflect on summers when I was a boy. A small herd of Jersey cows were grazing in a lush pasture. They made me think of my grandparent’s “house cows”, and one in particular. She was simply named “Jersey”, and was my grandfather’s favorite cow without question. He could milk her without the hobbles (aka kickers) that hung from the wall of the barn, but he was the only one. She taught my brother and me several athletic moves that served us well in sports. Her milk and cream, along with stacking a fair amount of hay for her and the beef cows, also furthered our athletic endeavors. And, we didn’t have to pay gym fees!

I hope you are making good memories this summer with your families, and that we all have a safe and productive summer. If we can assist you with operating credit, machinery or livestock loans, or an Ag real estate loan, please stop by or give us call.

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.



MKCU TID-BITS: “Remember When?”

- The Credit Union newsletter was a part of the Mid-Kansas Co-op Ass’n newsletter through December 1975 and began as an independent publication in 1976.
- MKCU was one of the sponsors for a special SINGATHON Sunday afternoons in 1971 on Radio Station KNEX.
- The “Hidden Number” contest was in the newsletter from 1971 to 2007.
- Jane Regehr edited the newsletter and in 1971 started “Jabbers by Jane” with fun stories, cartoons, and quips.
- Worlds of Fun opened in 1973, and in 1974, they offered discounted passports to credit union members across the state of Kansas. In 1975, passports were offered in the following amounts: Adults for \$6.50 and children for \$5.50
- Far-Mar-Co in Hutchinson started processing our transactions in 1974. Items were mailed to Far-Mar-Co twice a week to be keyed in to the computer. In 1978, a computer terminal was installed in the Moundridge office which allowed staff to key in transactions on a daily basis.
- Quarterly statements replaced passbooks in 1974.
- Direct Deposit, Money Orders and Expandachek accounts were made available to members in 1980.
- A night depository was installed in Moundridge in July of 1981.
- The Buhler branch opened April 16, 1990.
- A new building was constructed in Moundridge in 1999.
- A new building was constructed in Buhler in 2004 with new services: a drive-up window and safe deposit boxes.

Member Services

ACH
ATM Cards
Cashier's Checks
Coin Counting
Direct Deposit/Direct Payment
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 Improvement
Personal
Real Estate
Market Index Certificates
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:

Tuesday, July 4

in observance of Independence Day

Monday, Sept. 4

in observance of Labor Day

www.mkcu.coop

Notes from Buhler

Jan Pankratz- Buhler Branch Manager

Free Trials Can Prove to be Costly

"What a great offer! A risk-free trial sample of miracle wrinkle remover, weight loss supplement or just what I need to get the firm abs I've always dreamt of. It does say free. It must be a great deal! All I have to do is give them my debit or credit card number to pay for the shipping."

Little do you know that in a matter of days you will be charged an additional \$89.99 for this product you ordered. When you call the company to ask for a refund chances are you will be unsuccessful. This scenario is happening all too frequently.

Please keep the following in mind:

- Check the company's reputation with the Better Business Bureau before ordering
- When you place the order you are agreeing to the company's terms and conditions
- The company stores your card number and will bill you later
- You must cancel within the grace period, normally 14 days from when you placed the order
- Ask for a cancellation number and retain this and the date you called
- You have given the company your card number so it is not considered fraud. MKCU will not be able to refund your money.
- If it sounds too good to be true, it probably is!

The Loan Corner by: Corey Janzen

Cameron Voth, Loan Manager
Corey Janzen, Loan Officer



As the new loan officer, I want to say "Thank You" for the warm welcome I have received from all the members and staff I have met so far. Everyone has been so nice and made me feel right at home. My first month here has flown by. I've been busy learning a multitude of things from each person here at the Moundridge branch, and they have all been so kind in enduring my seemingly never-ending questions.

For those of you who don't know me, here is a quick glance into my background. I was born and raised in good ole Buhler, KS. My parents, Stan & Ann Janzen, live about a mile south of Buhler as did my grandparents, Bob & Bertha Janzen. My wife, Christy, and I, and our 11 month old daughter, Ellie, now reside in my grandparents' home since their passing about 5 years ago. I loved growing up in the "country" and I am thankful to be able to raise a family in the same setting.

I attended the Buhler school district through high school, after which I attended Hutchinson Community College for 2 years and Kansas State University for 2 and a half years. Post graduation took me to Colorado for about a year where I worked on a beautiful Colorado golf course. A girl and the thought of being closer to home brought me back to Wichita, KS. The girl became my wife, and about a year later we moved back to Buhler to live on the farm.

Being a father has changed my life considerably. What once was a pretty open schedule is now filled with father-daughter time which I wouldn't trade for anything. In what free time I have, I still enjoy playing the increasingly infrequent round of golf. I also enjoy playing Sunday soccer with our church group. My wife and I also enjoy attending Grace Bible Church in Hutchinson. Our faith is very important to us and we try to be involved in the church and with the church body whenever possible. The rest of my time is typically spent on the farm cleaning and remodeling worn out buildings.

I want to invite everyone to stop in and say "Hi" if you have any free time to do so. I look forward to getting to know the members here at MKCU and I look forward to serving the Credit Union.

- Best Regards

TRAVEL THE COUNTRY IN STYLE

Great rates now available for recreational vehicle loans!



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.



Chad Martens, Financial Advisor with Waddell & Reed, Inc. is available to discuss financial planning and investment options with MKCU members in the Buhler Office on Fridays. If you would be interested in scheduling a time to meet with him, please call 620-669-8291.

Securities offered through Waddell & Reed, Inc., Member FINRA/SDIC/NCUA Insured. No Bank/Credit Union Guarantee. May Lose Value. Waddell & Reed and Mid-Kansas Credit Union are not affiliated.

Contest Winners of the Football Team Puzzle

Congratulations to our Winners: 1st Prize - Karen Brunk; 2nd Prize - Evelyn Schrag; 3rd Prize - Marjorie Goertzen

Classic Outdoor Games Word Search

Find and circle the different types of Classic Outdoor Games 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 Thursday, August 24, 2017. 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 entry per family per newsletter).**

Please remember to write your name, address, and account number on the entry. 1st Prize: \$25; 2nd: \$15; 3rd: \$10.

- | | |
|------------------|-----------------|
| BADMINTON | KICKBALL |
| BEAN BAG TOSS | KICK THE CAN |
| BLINDMANS BLUFF | MARBLES |
| BOCCE BALL | MARCO POLO |
| CAPTURE THE FLAG | MOTHER MAY I |
| CROQUET | MUSICAL CHAIRS |
| DODGEBALL | PARACHUTE |
| DOUBLE DUTCH | PICKLE |
| DUCK DUCK GOOSE | RED LIGHT GREEN |
| FLAG FOOTBALL | LIGHT |
| FOUR SQUARE | RED ROVER |
| FREEZE TAG | RING TOSS |
| HANDKERCHIEF | SCAVENGER HUNT |
| GAME | SHADOW TAG |
| HIDE AND SEEK | SHUFFLE BOARD |
| HOPSCOTCH | SIMON SAYS |
| HORSE | SPUD |
| HORSESHOES | TELEPHONE |
| HULA HOOPLA | TETHERBALL |
| JACKS | TUG OF WAR |
| JUMP ROPE | VOLLEYBALL |

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

Name: _____

Address: _____

Acct#: _____ -01