



Dollars & Sense

PROUDLY SERVING YOU SINCE 1947

Spring 2018: Vol. 17 No. 1

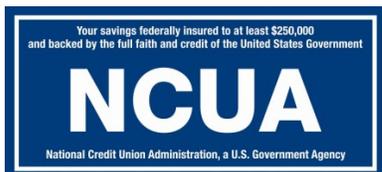
Table of Contents

- Manager's Memo 1
- Privacy Notice 1
- Locations & Staff 2
- Ag Notes 2
- Buhler Notes 2
- Member Services 3
- Holiday Closings 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



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Manager's Memo

A short financial summary from 2017 is included in this newsletter. We are happy to report that we had positive net income of over \$34,000 last year, even after we set aside over \$80,000 in our allowance for loan losses. We set this amount aside to cover possible losses in our ag and commercial loans in the future. If you would like a more detailed financial statement, stop in our office at Moundridge or Buhler and pick up a copy of our annual meeting report.

Employee changes since the last newsletter include Becky Setser quitting as head teller. Stacy Richert moved into the head teller position and we hired Amber Ponder to be the drive up teller. John Vogt will be retiring at the end of May and we will have an open house for him on May 25 in the afternoon at Moundridge.

Since we are always looking at ways to improve employee security without sacrificing member service, we have made some additional changes in the Moundridge office to improve the security in the building. The lobby may look different than in the past but members shouldn't be affected. We strive to maintain the best member service we can and also provide security to our employees.

- Gary Duerksen

December 31, 2017 Financial Statement

Loans	\$21,032,890	Liabilities	\$ 450,320
Investments and Cash	31,284,821	Member shares	48,364,090
Fixed Assets	756,973	Reserves/Undivided Earnings	5,130,483
Other Assets	870,209		
Total Assets	\$53,944,893	Total Liabilities/Capital	\$53,944,893

Net Income for 2017: \$34,167

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. Look for the blue box in the upper left corner just under the tool bar.

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

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
Cameron Voth, Loan Manager
Corey Janzen, Loan Officer
John Vogt, Fieldman/Ag Loan Officer
Brandon Unruh, Fieldman/Ag Loan Officer
Anthony Jasso, Collections & IT
Susan Johnson, Loan Clerk
Connie Richards, Loan Processor
Stacy Richert, Member Service Rep Supervisor

Member Service Reps:

Rashell Kaufman
Connie Olson
Stephanie Pfeiff
Naomi Poloniecki
Amber Ponder
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
Jerrold Goebel, Member

Supervisory Committee

Kristy Gaither, Chair
LaDonna Wedel, Secretary
Wanita Schrag, Member

Credit Committee

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

www.mkcu.coop

Ag Notes

John Vogt, Fieldman/Ag Loan Officer
Brandon Unruh, Fieldman/Ag Loan Officer

As we write this at the end of February, we are hopeful this “frozen” rain we are receiving will change into a more abundant “liquid” variety for the growing season. I’m reminded of a rancher I once worked with, whose favorite saying was “Happiness is a Warm Rain”.

We are in the middle of completing financial workups for 2018 with our ag and commercial loan members. We hope to have these near completion by early April. The use of the new (to us) Finpack financial software has made this an easier and quicker process. When your annual workup is completed for 2018, it allows us to respond to your future loan requests based on what you already have in place.

As a reminder, if you haven’t provided us with a copy of your 2017 tax returns as of yet, please do so. If you have both individual and entity returns, we will need copies of each. It is important we have copies of the tax returns in your loan file, in support of the cash flow projections we’ve made for the year.

We are emphasizing management of the lines of credit (LOC’s) this year. We all need to work diligently to have these loans reach a zero balance as the crops or livestock are marketed. For the non-ag commercial LOC’s, our goal is that they reach a zero balance at least once in the yearly business cycle.

As we begin the growing cycle, we want to wish all our members a safe and rewarding 2018. As needs develop for operating, equipment and livestock purchases, and real estate purchases, we appreciate the opportunity to visit with you and help meet your needs.

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.



Notes from Buhler

SPRING CLEANING

<https://staysafeonline.org/about-us/news/national-cyber-security-alliance-and-better-business-bureau-urge-digital-spring-cleaning-for-all-internet-users>

We’ve all heard the importance of changing your smoke detector batteries in spring and fall, during daylight savings time. You take your car in for maintenance every 15,000 miles. Mid-Kansas Credit Union periodically offers shred days to eliminate documents you don’t need any more. What about your digital life?

Regular maintenance and cleaning of your digital files and devices can help keep your information secure.

- Keep your devices up to date with the latest software, web browser and operating systems.
- Delete unused apps and download the latest updates on the apps you use regularly.
- Check your geo-location settings to ensure they reflect the level of privacy you are comfortable with.
- Turn on two-step authentication on accounts, when available.
- Make sure your passwords are strong.
- Use unique passwords for key accounts like email, banking and social networks to deter hackers.
- Write passwords down and keep them safe!
- Use a pass-code or a finger swipe on your mobile devices.

Purging and protecting files can also help keep your information secure.

- Save only those emails you really need and delete or archive what you don’t need.
- Empty your deleted mail folders.

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 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:

Monday, May 28
in observance of Memorial Day

Wednesday, July 4
in observance of
Independence Day

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- Delete or archive older files such as numerous drafts of the same document and outdated financial statements.
- Unsubscribe from newsletters, email alerts and updates you no longer read.
- If you are disposing of your electronics, look for facilities that shred hard drives, disks and memory cards.
- Delete photos you don't want-then back up the ones you want to keep.
- Review contacts on social media and in your email and phone. Delete those you don't need any more.
- Permanently delete old files.

Monitoring your online reputation can help keep your identity safe.

- Parents and older kids with social media accounts can take an active role in making sure their online reputation is squeaky clean.
- Own your online presence: Review the privacy and security settings on websites you use ensuring they remain set to your comfort level for sharing. It's OK to limit with whom you share information.
- Clean up your social media presence: Delete old photos and comments that are embarrassing or no longer represent who you are.
- Update your "online self": Are your social media sites up to date? Review your personal information and update it where needed.



Vacation time is just around the corner. Using your VISA ATM/Debit Card or VISA Credit Card while traveling is a convenient way to make purchases and/or get cash. However, due to high incidents of fraud, transactions in certain states and countries may be blocked. If you plan to use your MKCU ATM/Debit Card or VISA Credit Card while you travel out of state or out of the country, please contact a Member Service Representative prior to your trip.

The Loan Corner by: Corey Janzen

Cameron Voth, Loan Manager
Corey Janzen, Loan Officer

Kansas, once again, this winter/spring has been toying with us - 70 degree days followed by 20 degree days. Will we have snow, ice, or, hopefully, a nice spring rain? That's one thing I love about Kansas though, it's never dull. We never truly know what one day to the next will bring.

About as unpredictable as the weather is the unpredictability of automobiles. Some will have no mechanical issues for years while others seem to "break down" every couple months. The loan staff, along with management, has been looking into offering warranties for a while now and we think we have narrowed it down to one provider who we believe will offer the best coverage at a fair price to our members. We hope to be offering this warranty to members within the next couple months. Stay tuned for an official announcement, or feel free to ask any of the lending staff for more details.

We also offer GAP Insurance (Guaranteed Asset Protection). A lot of you have already taken advantage of this coverage but I want to touch on it briefly because quite frankly we can save you a lot of money. MKCU can offer GAP coverage on most of the vehicles our members drive. However, some do not qualify. The cost is a one-time charge of \$300, whereas most dealerships sell this protection anywhere from \$500-1200. Our GAP policies also come with a few perks. Please contact the lending staff at MKCU for more details, we would be happy to discuss this coverage with you.

As always, we at MKCU would love to talk with you about any financial needs you may have. Please contact Cameron, Gary, Jan or me any time.

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.

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 Card/Tile/Dice Games

Congratulations to our Winners: 1st Prize - Margaret Goering; 2nd Prize - Brenda Dalke; 3rd Prize - Paige Finney

What's in Your Garden? Word Search

Find and circle all of the types of garden plants 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 23, 2018.

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

- | | |
|------------------|-----------------|
| ARTICHOKES | GREEN BEANS |
| ARUGULA | HORSERADISH |
| ASPARAGUS | HOT PEPPERS |
| BEETS | KALE |
| BLACK SEEDED | LEEKs |
| SIMPSON | OKRA |
| BROCCOLI | ONIONS |
| BRUSSEL SPROUTS | PARSNIPS |
| BUTTER LETTUCE | PEANUTS |
| BUTTERNUT SQUASH | POTATOES |
| CABBAGE | PUMPKIN |
| CANTALOUPE | RADISH |
| CARROTS | RHUBARB |
| CAULIFLOWER | SPINACH |
| CELERY | STRAWBERRIES |
| COLLARD GREENS | SUGAR SNAP PEAS |
| CORN | SWEET POTATOES |
| CUCUMBER | SWISS CHARD |
| EGGPLANT | TOMATOES |
| FENNEL | WATERMELON |
| GARLIC | ZUCCHINI |
| GOURDS | |

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

Name: _____

Acct#: _____ -01

Address: _____