



# Dollars & Sense

PROUDLY SERVING YOU SINCE 1947

Spring 2019: Vol. 18 No. 1

## Manager's Memo

### Table of Contents

- Manager's Memo . . . . . 1
- Locations & Staff . . . . . 2
- Ag Notes . . . . . 2
- Card Skimming Fraud . . . . . 2
- Member Services . . . . . 3
- Holiday Closings . . . . . 3
- Notes from Buhler . . . . . 3
- Loan Corner . . . . . 3
- Access Your Account . . . 4
- Puzzle Winners . . . . . 4
- Word Search . . . . . 4

A short financial summary from 2018 is included in this newsletter. We are happy to report that we had positive net income of over \$201,000 last year, even after we set aside over \$18,000 in our allowance for loan losses. We set this amount aside to cover possible losses in our ag/commercial and consumer 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.

There have been some employee changes. Connie Olson quit as a teller in Moundridge. Due to the increased loan volume in our ag loan department, we hired Kent Duerksen as an additional ag loan officer. Kent was working at Cole Street Service in Moundridge before coming to Mid-Kansas Credit Union. He graduated from Hutchinson Community College with a degree in Farm and Ranch Management. He lives northwest of Goessel where he farms with his father and has a cow/calf operation.

One major change you will see in Moundridge is construction of an addition to our building. We have added two loan officers in the past year and currently have two offices that are shared by two staff members. So in order to provide adequate space for our current staff and also to plan for additional growth in the future, the board approved plans to build on to the Moundridge building. This will add 8 additional offices to our current building but since we lose some offices in the rearrangement process, we will end up with only two empty offices when the building is done. We will try to keep the inconvenience to our members to a minimum but ask that you bear with us in the process. We are doing this to better serve our members now and in the future and feel that any short term problems will be worth it in the long run.

- Gary Duerksen

### December 31, 2018 Financial Statement Summary

Loans	\$24,063,689	Liabilities	\$ 190,647
Investments and Cash	27,040,193	Member Shares	47,294,717
Fixed Assets	792,400	Reserves/Undivided Earnings	5,276,871
Other Assets	865,953		
<b>Total Assets</b>	<b>\$52,762,235</b>	<b>Total Liabilities/Capital</b>	<b>\$52,762,235</b>

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



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Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

## 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  
Connie Richards, Loan Officer  
Brandon Unruh, Ag/  
Commercial Loan Officer  
Kent Duerksen, Ag Loan Officer  
Susan Johnson, Loan Clerk  
Anthony Jasso, Collections & IT  
Naomi Poloniecki, Account &  
Card Services Specialist  
Stacy Richert, Customer Service  
Operations Manager

### Member Service Reps:

Rashell Kaufman  
Stephanie Pfeiff  
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, Chair  
Bret Gilmore, Vice-Chair  
Rick Krehbiel, Sec.-Treas.  
Jay Goering, Member  
Randy Ediger, Member

### Supervisory Committee

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

### Credit Committee

Delonna Barnett, Chair  
Gary Huxman, Secretary  
Cameron Voth, Member

[www.mkcu.coop](http://www.mkcu.coop)

## Ag Notes

**Brandon Unruh, Ag/Commercial Loan Officer**  
**Kent Duerksen, Ag Loan Officer**

As mentioned in the manager's report, we have a new employee in the ag loan department. Kent's duties will include things such as field reports, collateral inspections, attending auctions, visiting with farmers to update information, and anything else that is needed for the loan process.

We are in the middle of completing financial workups for 2019 with our ag and commercial loan members. We sent out requests for updated information in December and appreciate everyone that sent their information back to us. One thing we are emphasizing is making sure that we have current tax returns on file for everyone. We have forms that you can sign to give to your tax preparer that allows them to send a copy of your return directly to us. This saves both you and us a lot of time and effort. We hope to have all workups completed by early April. The use of the Finpack financial software has made this an easier and quicker process. When your annual workup is completed for 2019, it allows us to respond to your future loan requests based on information that we already have in place.

Don't assume that your loan request is something that the credit union is not interested in funding —we look at every request on a case by case basis and have the background and lending expertise to do a variety of different types of loans so visit with us to see what we could do for you.

## CARD SKIMMING FRAUD:

Debit and credit card skimming fraud is on the rise and with scammers, hackers and breaches, it's hard to know if your information is safe.

### What is skimming?

Skimming is the term used to describe the fraudulent collection of card (credit or debit) information and PINs that have been used at an ATM or outside gas pump. A device is placed over the card reader that collects the data stored on the card. Depending on the capabilities of the particular skimmer, the reader can pick up information from both pin and non pinned transactions.

### How can you stay safe?

- Regularly check card statements for fraudulent activity
- Examine card readers for any alterations before use
- Pay inside at the register or prepay when getting gas
- Be aware of your surroundings and report any suspicious activity to the police (911).
- Contact your credit union immediately if you suspect fraudulent activity on your cards

## 5 Steps to Fight Skimming



*Examine  
Card Readers*



*Check Your  
Statements*



*Pay Inside at  
Gas Stations*



*See Fraud?  
Contact Your CU*



*Be Aware & Report  
Suspicious Activity*

Compiled from <https://heartlandcu.org/node/3398>

## 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  
Personal  
Real Estate  
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 27th  
in observance of Memorial Day  
Thursday, July 4th  
in observance of  
Independence Day

[www.mkcu.coop](http://www.mkcu.coop)

## Notes from Buhler

**Jan Pankratz- Buhler Branch Manager**

### TMI – TOO MUCH INFORMATION!

Social media such as Facebook and Instagram are great ways to stay in touch with friends and to “be in the know”. It is also an easy way to share your vacation highlights and where you ate supper! However, it is very important not to share when you are leaving, how long you will be gone or pictures while you are away from home.

Resist the urge to post pictures of yourself in sunny Mexico until you have returned home. Even posting pictures when you are out for supper, a ballgame, musical or visiting a friend, are invitations to let everyone know you are not at home. There are few things posted that can't wait a few hours or days.

So go ahead and share your life on social media if you want, but always be mindful of the fact that there may be people seeing the information who may use this for harm. Always be cautious of sharing too much information!



## 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](http://www.mkcu.com). Scroll to the bottom of the home page and click on Privacy Policy on the left side of the screen.

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

## The Loan Corner by: Corey Janzen

**Cameron Voth, Loan Manager**  
**Corey Janzen, Loan Officer**  
**Connie Richards, Loan Officer**

Appreciation, as defined by Merriam-Webster, is a “feeling or expression of admiration, approval or gratitude”. As many of you know we ran a loan promotion last year that began in July and continued through December. We were able to refinance 56 vehicles and MKCU paid out a total of \$5200 to our members who participated! I want to personally say thank you to all who participated and made this promotion very successful, we very much appreciate your business!

These types of promotions, which increase loan volume, essentially improve the overall health of MKCU. As a result we plan to run multiple promotions per year so please keep your eye on the website, newsletters, facebook and fliers posted at both branches to see what we might be offering at any given time.

We absolutely appreciate all of our members and we look forward to serving you for years to come!

### 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.



## ARE YOU MOVING?



Don't forget to give us your new address!

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](http://www.mkcu.coop) by logging into MK Net. Contact us if you have questions.



## 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.



## Contest Winners of the NBA Basketball Teams

Congratulations to our Winners: 1st Prize - Carola Ratzlaff; 2nd Prize - Tonia Busenitz; 3rd Prize - Gregory Krehbiel

# Word Search for Kansas Backyard Birds



Find and circle all of the Kansas Backyard Birds hidden in the grid. Which birds do you see in your backyard? 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 **Friday, May 17, 2019**. 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/household)**. Please remember to write your name, address and account number on the entry. 1st Prize: \$25; 2nd: \$15; 3rd: \$10.

- |                        |                           |
|------------------------|---------------------------|
| AMERICAN CROW          | HOUSE WREN                |
| AMERICAN GOLDFINCH     | INDIGO BUNTING            |
| AMERICAN ROBIN         | KILLDEER                  |
| BALTIMORE ORIOLE       | NORTHERN CARDINAL         |
| BARN SWALLOW           | NORTHERN FLICKER          |
| BLACK CAPPED CHICKADEE | NORTHERN MOCKINGBIRD      |
| BLUE JAY               | ORCHARD ORIOLE            |
| BROWN THRASHER         | PURPLE MARTIN             |
| CEDAR WAXWING          | RED HEADED WOODPECKER     |
| COMMON GRACKLE         | RED WINGED BLACKBIRD      |
| COOPERS HAWK           | ROCK PIGEON               |
| DARKEYED JUNCO         | ROSE BREASTED GROSBEAK    |
| DOWNY WOODPECKER       | RUBY THROATED HUMMINGBIRD |
| EASTERN BLUEBIRD       | TUFTED TITMOUSE           |
| EASTERN PHOEBE         | TURKEY VULTURE            |
| EASTERN SCREECH OWL    | WARBLING VIREO            |
| EURASIAN COLLARED DOVE | WESTERN KINGBIRD          |
| EUROPEAN STARLING      | WESTERN MEADOWLARK        |
| GREAT HORNED OWL       | YELLOW BILLED CUCKOO      |
| GREAT TAILED GRACKLE   |                           |
| HOUSE FINCH            |                           |

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

Name: \_\_\_\_\_

Acct#: \_\_\_\_\_ -01

Address: \_\_\_\_\_