



Dollars & Sense

PROUDLY SERVING YOU SINCE 1947

Summer 2018: Vol. 17 No. 2

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



www.facebook.com/MidKansasCreditUnion



Manager's Memo

For the first four months of 2018, we are right on budget with our income. As of April 30, 2018 we have net income of \$18,000 compared to a budgeted amount of \$19,000. It is important for us to generate positive income for the year and we are headed in the right direction. We continue to look for ways to cut expenses and increase income. The best way to increase our income is to increase loan volume so we have started doing indirect lending and also have done some loan specials. Indirect lending means that if you go to a participating dealership to buy a car and also want to finance it at the dealership, one of the lenders you can choose is Mid-Kansas Credit Union.

If you see a new teller in Moundridge, it is Olivia Duerksen. She is a Tabor College student and will be working part time this summer. John Vogt's last day was May 31 and we want to thank him for the time and effort that he put in as an ag loan officer for Mid-Kansas Credit Union and wish him well in his retirement.

- Gary Duerksen



Vacation time is here! 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. You can find additional travel information on our website under "News & Announcements".

Annual Meeting Highlights

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

- Board of Directors-Randy Ediger
- Board of Directors-Rick Krehbiel
- Credit Committee-Gary Huxman

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

Congratulations to all the Door Prize Winners!

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

Olivia Duerksen
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
Randy Ediger, Member

Supervisory Committee

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

Credit Committee

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

www.mkcu.coop

Ag Notes

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

From John - I want to take this opportunity to thank the MKCU ag and commercial members. Working at MKCU has been a great way to finish my ag lending career. A special "Thanks" to managers Gary Duerksen, Rick Krehbiel and the MKCU Board for this.

I have really enjoyed the Credit Union environment. It has allowed for innovation, doing things in simple and practical ways, and making the hard decisions by consensus. MKCU's selection and use of the Fin Pack software for underwriting ag and commercial loans is a good example of that innovation.

It has been very good to work with Brandon over the past year. With grain prices and the pressure from different directions, it has been challenging but rewarding. Brandon has responded in an exemplary way, and it feels good to leave knowing that he will be managing the ag and commercial lending.

I will miss my co-workers in Buhler and Moundridge, they have been great people to work with. You all have been super to work with, and great teachers. I feel I've made many friends. I intend to stay active in retirement, and want to try new things and keep learning. I'd like to wish all of you safety and success this year, and in the future.

From Brandon - I look forward to working with all of you to enhance your businesses. If you're adding equipment, considering a livestock or real estate purchase, or needing operating credit, we've added some new products and ways of doing things. Stop by and let's visit about them!

Records Update

**In an effort to serve you better, we are updating our records...and we need your help.
The next time you come in or drive through, please be aware that we may ask for
your Photo ID.**

The Loan Corner by: Corey Janzen

Cameron Voth, Loan Manager
Corey Janzen, Loan Officer

As we gear up for the busy summer months I want to take a moment and review some things that have taken place at Mid-Kansas Credit the last couple of months.

I am happy to announce we are now offering vehicle warranties! Route 66 is who we have partnered with as we feel their extended warranties will provide our members with a generous amount of coverage at a fair price. If you are curious about a warranty for a future purchase or for a vehicle you already own please contact a loan officer today.

We also just finished up with our Memorial Day Loan Promotion. For those who took advantage of this promotion, thank you! For those of you who may not have heard about the promotion please come by and talk to me about how we can better advertise these types of promotions in the future so everyone has the opportunity to participate if they so choose.

Expect another promotion this summer or early fall. We very much appreciate all of our members and your continued support of the credit union!

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.



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
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:

Wednesday, July 4
in observance of
Independence Day

Monday, September 3
in observance of Labor Day

Monday, October 8
in observance of Columbus Day

www.mkcu.coop

Happy Retirement John!

On Friday, May 25th, MKCU hosted a luncheon to celebrate John Vogt's retirement. When John started at Mid-Kansas Credit Union in 2012, he brought with him a wealth of ag lending experience - over 30 years worth! He worked for MKCU about a year and a half and then decided to take a job closer to home. However, that wasn't the end of John's ag and commercial lending career at MKCU as he returned in 2015 to work for a few more years.

Thank you John, for taking care of our ag and commercial members. Your genuine caring nature and concern for others is reflected in everything you do. We know you will stay busy taking care of the garden, animals, farm, and most importantly - spending time with Karen and the grandkids.

Congratulations and Best Wishes!

Notes from Buhler

Jan Pankratz- Buhler Branch Manager

How safe are your valuables?

Mid-Kansas Credit Union has safe deposit boxes available to rent in Buhler and Moundridge. The annual rent begins at \$10.00 per box. This is a bargain price for a year's worth of security. The most common items stored in boxes include birth certificates, marriage licenses, passports, mortgage documents, property deeds, titles, and financial documents such as stocks, bonds, and certificates of deposit. Jewelry, collectibles and family heirlooms can also be kept safe from theft, fire, flood, and tornadoes.

Safe deposit boxes are an affordable way to keep your most important documents and valuables safe for years to come!

How to Avoid Secret Shopper Scams

<https://www.consumer.ftc.gov/blog/beware-mystery-shopper-scams>

We all want to make some extra money on the side, but don't be fooled by secret shopper scams. Retail companies will hire individuals to go to stores and restaurants to report on their experiences. The retailers will then use the reports to better their products and/or services. While there are legitimate companies that hire for this part-time work, there are many scam businesses out there. Many who have fallen for these scams say they were contacted by phone or email or found the work online.

Here are a few tips to avoid falling for a secret shopper scam:

1. Do your research.

Research the company online to find out if they are legitimate.

2. Do not wire money or pay the company to start working for them.

Scammers will ask interested individuals to send them money to become a secret shopper. Don't! Once you send it, it's gone and you'll never hear from the company again.

3. Never deposit a check into your bank account from an unknown sender.

Scammers will send you a check and tell you to deposit it into your account. You are told to keep a small portion of the money as payment. The rest of it is to be used to make a purchase or make a money order to send back to the company. Here comes the bad part: The check is likely to bounce and you are responsible for paying the bank back.

4. Do not give any personal or financial information out.

Never give your Social Security Number, bank account or credit card numbers. Scammers will use this information to steal your identity and your money.

A good rule of thumb is - if it sounds too good to be true it probably is.

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 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 What's in your Garden?

Congratulations to our Winners: 1st Prize - D.D. Modellmog; 2nd Prize - Florene Goering; 3rd Prize - Karla Doerksen

Word Search with Exotic Woods

Find and circle all of the types of exotic woods 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 August 22, 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.

- | | |
|-------------------|--------------|
| ACACIA | KINGWOOD |
| AFRICAN BLACKWOOD | KOA |
| ANIEGRE | LEOPARDWOOD |
| BALSA | LYPTUS |
| BLACK EBONY | MAKORE |
| BLACK MESQUITE | MARBLEWOOD |
| BLOODWOOD | MERBUA |
| BOCOTE | MORADO |
| BUBINQA | OLIVEWOOD |
| CANARY WOOD | PADUKA |
| CHAKTE VIGA | PAU AMARELLO |
| COCONUT PALM | PURPLEHEART |
| CUMARU | ROSEWOOD |
| ENGLISH YEWE | SAPELE |
| GONCALO ALVES | SHEDUA |
| HOLLY | SHEOAK |
| IPE | SNAKEWOOD |
| JAMAICA DOGWOOD | TEAK |
| JATOBA | TULIPWOOD |
| JELUTONG | WENGE |
| KIAAT | ZEBRAWOOD |

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

Name: _____

Acct#: _____ -01

Address: _____