



DOLLAR\$



\$ENSE

Fall, 2014

Staff & Officers	2
Ag Notes	2
Credit Union Day.....	2
Loan Manager.....	3
Member Services	3
Holiday Closings	3
Worlds of Fun &	4
Oceans of Fun Tickets	
Access Your Account	4
Contest Winners	4
New Contest	4

Vol. 13, No. 3
Dollars & Sense published
Quarterly for Mid-Kansas
Credit Union Members

Manager's Memo

Rick Krehbiel

The consumer loan risked based lending program has been in operation since the first of July and we are pleased with the opportunities it provides for our members. We believe our interest rates are competitive at all credit score levels and welcome the chance to give you a quote on what we can do for you. Please check with us if you are in the market to borrow some money!

The ATM's at both of our locations do accept deposits. Members with ATM cards or VISA debit cards are able to deposit checks or cash directly into their checking or savings account via our ATM's. If someone is wanting to use their debit card after hours and needs to make a deposit so that the debit card will work, our ATM's will give you that opportunity. Please let us know if you have any questions about ATM deposits.

E-Alert is a free MKNNet online service whereby you can set up account conditions that will cause an e-mail alert. An e-mail alert can be sent to you when your checking account balance drops below a designated amount, when your income tax refund hits your account, when a check you wrote clears your account or when your operating loan payments get made. To set up an E-Alert, sign into your MKNNet account and click on Manage E-Alerts at the top of the screen. We will be happy to assist you if you have any questions.

Thursday October 16, is International Credit Union Day. Both of our offices will have refreshments, door prizes and drawings. The Moundridge office will again be serving root beer floats from 9:00 to 5:00. Stop in at either location to celebrate the credit union difference!

For Your Information:

Our ACH's are processed at 7:45 am Monday thru Friday, excluding Federal Holidays. After hours, if you have a deposit that you would like to post to your account more quickly, please make the deposit through the ATM. Night drop deposits do not post as quickly as the ATM deposits do.

Share Drafts are processed at 3:00 pm Monday thru Friday, excluding Federal Holidays. The only way to guarantee clearance for an electronic purchase or share draft is to keep your account in good standing. Writing a check in anticipation of funds being deposited and cleared later is not a defense to an over-draft charge or criminal bad-check charge.

Mid Kansas Credit Union is here to help with your financial needs. Please help us to serve you best by maintaining and monitoring your accounts.

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

Keith Tucker

With much cooler temperatures now and in the forecast, it appears that fall is among us, and what better way to start than the first high school football game. I think we all would agree that we have had a fairly moderate summer this year which has been huge blessing due to the lack of rain-fall in July and early August. Despite that lack of moisture, we have managed to get just enough to produce a large corn and bean crop this year. It appears that the US may have one of its largest fall crop productions in history. I have read articles that foresee a major storage availability issue ahead. Unfortunately, commodity prices reflect this all too much. I have heard reports in our area of dryland corn yields around 100 bu/ac or better. This is great news until it comes time to sell it for \$3.30. Profits will most likely be hampered greatly this year due to these low prices. For those of you still holding your wheat bushels, it's too bad the wheat price has to follow corn, bean, and milo in this downward spiral. Looking forward, these early September rains should provide adequate moisture for the start of next year's wheat crop. If I haven't met you yet, I look forward to working with you. Have a safe fall harvest.

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

MOUNDRIDGE STAFF

Rick Krehbiel, Managing Director
Larry Schmidt, Loan Manager
Cameron Voth, Loan Officer
Keith Tucker, Fieldman/Ag Loan Officer
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
Liz Johnson
& Connie Richards
Dollars & Sense Editor

BUHLER STAFF

Member Service Reps
Jan Pankratz - Branch Manager
Linda Plett
Sharon Stucky

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
Wanita Schrag, Member

CREDIT COMMITTEE

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

Please join us on Thursday, October 16th

for

Root Beer Float Day (International Credit Union Day)



Root Beer Floats will be served in the Moundridge office
and

The Buhler office will be serving cookies and cider.

Both offices will have drawings and door prizes.

Everyone is welcome to join us in either location or both locations!

-Larry Schmidt - Loan Manager
-Cameron Voth - Loan Officer

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 Cash Advance
VISA Gift Cards
Wire Transfers

WHO ELSE IS CHECKING CREDIT SCORES

Many institutions and industries are looking at credit history and credit scores now, not just financial and lending institutions. The main reason they are checking credit is because they are expecting to see a correlation between how an individual manages their finances and how they will handle new responsibilities and obligations. Some companies or individuals now doing this include insurance companies, employers, utility companies, and land lords. Of course, this is not true across the board for all of these types of companies or institutions; and just because some do, does not mean your insurance provider, employer, utility company, or landlord does. For insurance, an example of how they use credit scores is taking it into account along with driving records and other information to develop what many call an insurance score which they use to estimate the risk they are taking on insuring an individual so they can charge a fair, accurate premium to all its customers. Employers can be looking at credit scores, but this is not a very standard or widespread practice. Some positions that would possibly look at scores include government and financial related jobs. Utility companies can use credit scores to determine how much of a security deposit they will charge or if they will charge a deposit. Land lords can use the score for a similar reason as utility companies, which is to determine how much of a security deposit will be charged or even if a deposit would be waived. Sometimes the score even determines how much rent a person would have to pay. These are just a few examples of possible ways other businesses, besides lending institutions, use credit scores to determine how much consumers will have to pay. The trend will only continue to move that way with more businesses using credit scores to determine terms of service and who knows what else. This underlines the importance of checking credit reports regularly and working to build positive credit history. Get free credit reports once a year from each credit bureau (TransUnion, Experian, Equifax) by going to annualcreditreport.com. Please let us know if we can help and come check out our new Risk Based interest rates. And remember build positive credit by making payments on time, only using 50% or less of credit card limits or lines of credit, and the positive history will grow.

HOLIDAY CLOSING

MID-KANSAS CREDIT UNION

will be closed on

Thursday Nov. 25

in observance of Thanksgiving

and on

Wed. Dec 24 close at noon

Thursday Dec. 25

In observance of Christmas

And on

Thursday, January 1

In observance of New Year's



Worlds of Fun & Oceans of Fun
All parks, Age 3 and up
\$41.00



Due to price increases at Silver Dollar City, we will not be offering Silver Dollar City Tickets for sale this year.

Sorry for any inconvenience.



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

Contest Winners to the ANIMAL WORD SEARCH

Congratulations to our First prize winner–Ricci Spencer; 2nd prize–Josh Weber; 3rd prize–Donna Bradbury

WELCOME FALL WORD SEARCH

Find and circle all of the Welcome Fall 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 Mon. Dec. 1, 2014. 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.

- APPLES
- BONFIRE
- BRISK
- CANDYCORN
- COLORCHANGE
- COOLNIGHTS
- FALLING-
- LEAVES
- FOOTBALL
- HAYRACKRIDE
- HOTCIDER
- MUMS
- NOVEMBER
- OCTOBER
- ORANGE
- PUMPKINS
- RAINY
- SCHOOL
- SPECTACULAR
- SPIDERWEB
- SQUASH
- STATEFAIR
- SWEATERS
- THANKSGIVING
- VOLLEYBALL

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