



DOLLAR\$

&

\$ENSE

Manager's Memo

Rick Krehbiel

Fall 2015

Table of Contents

Manager's Memo 1

Staff & Officers 2

Ag Notes 2

Notes from Buhler 2

ICU Day 2

Christmas Open House . . . 2

Member Services 3

Holiday Closings 3

Loan Manager 3

Safeguard cards 3

Access Your Account 4

Word Search Winners 4

Word Search 4

Vol. 14, No. 3

Dollars & Sense published
Quarterly for Mid-Kansas
Credit Union Members

It's hard to believe the year is three fourths over. By the time you read this, the fall harvest will be in full swing. I hope it turns out as good as it looks!

Unfortunately, Ag Loan Officer, Keith Tucker, has taken a different position and will no longer be available to help our members. We thank Keith for the time he assisted our ag borrowers and wish him well in his new endeavor. I am pleased to announce that John Vogt has agreed to return to this position which he held with us for about a year and a half beginning in May of 2012. John came to us with over 30 years of agriculture lending experience, the majority of which came with USDA Farm Service Agency in Norton, KS. He plans to be at our Buhler branch on Tuesdays and Thursdays and in Moundridge on Wednesdays and Fridays. John and his wife Karen live in Haven along with a wide variety of pets.

Exciting changes in technology services are coming to Mid-Kansas Credit Union. We now have a smart phone application for Android and Apple devices that can be found in the Apple Store or Play Store. This app has all the features of MKNet and is fully functional. Remote Capture is our newest feature being introduced. This feature allows our members the ability to take a picture of a check and remotely deposit it into their account. Please let us know if you are interested in using Remote Capture!

We continue our struggle to generate positive net income. Although we have seen a slight increase in outstanding loan balances, but we need to see more. Another way to affect net income positively is to decrease expenses. The board has decided to reduce dividends on share, Expandachek, Money Market and IRA's for third quarter. Although we cannot reduce dividends by a lot, we will be paying less than last quarter.

In order to increase income we have initiated a late fee for loan payments received ten or more days late. The late fee will apply only to new loans at this time. The fee will be 5.0% of required minimum payment, not to exceed \$25.00. This fee notice will be included on new loan documents produced after October 1, 2015. Also included in this mailing is a change in terms notice for open-end loans. The late fee will apply to existing open-end loans beginning November 1, 2015.



Thursday Oct. 15, 2015 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. Please join us at either location to celebrate the credit union difference!



"Sometimes we need to remind ourselves that thankfulness is indeed a virtue." - William John Bennett



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.





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
John Vogt, 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
Paula Rodriguez

BUHLER STAFF

Member Service Reps:

Jan Pankratz - Branch Manager
Linda Plett
Sharon Stucky-Dollars & Sense Editor

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

Kristy Gaither, Chairman
Gary Duerksen, Secretary
Wanita Schrag, Member

CREDIT COMMITTEE

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

www.mkcu.coop

Ag Notes

Best wishes to Keith in his new adventure! Welcome back, John! Watch for Ag Notes in the next issue.

Notes from Buhler

Jan Pankratz, Buhler Branch Manager

Many of us have received the phone call from "Internal Revenue Services" stating they are filing a lawsuit against us. Notice the "s" on the end of the word "services"? If you have not received this call, you probably will soon. According to information from the Better Business Bureau:

#1 - The IRS will never notify you by phone or e-mail.

#2 - The IRS will not request payment through a prepaid debit card or wire transfer.

#3 - The IRS will never ask for your credit or debit card number.

#4 - The IRS will not threaten you with jail time.

This is only one of many scams currently hitting our area. If something does not feel right, it probably isn't. God gave us gut feelings for a reason and that is to protect us. You can never be too cautious and it is O.K. to hang up the phone. Before acting on something like this, please contact us or call the legitimate phone number you looked up to verify, but never call the phone number they gave you. Please be careful. There are many scammers just waiting to steal your money or identity!

Please join us on Thursday, October 15th for

Root Beer Float Day

(a.k.a. International Credit Union Day)



Root Beer Floats will be served in the Moundridge office
and

The Buhler office will be serving cookies, party mix, and cider.

Both offices will have drawings and door prizes.

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

Christmas Open House—Saturday, November 21, 2015

Mid-Kansas Credit Union, along with other Moundridge merchants, will be participating in a Christmas Open House! Plan now to be a part of a very busy and fun day and get a jump on your Christmas shopping at your local businesses. Join us at the Moundridge office for hot cider & cookies. Don't forget to register for drawings!!!



Mid-Kansas Credit Union Gift Cards make great Christmas gifts. Stop by today to get an early start on your Christmas shopping!



Member Services

ACH
Agricultural Loans
ATM Cards
Auto Loans
Cashier's Checks
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
Home & Family Finance
®Resource Center
Home Improvement Loans
IRA Accounts
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
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

New Loans, Refinances, Etc.

By Cameron Voth

At Mid-Kansas Credit Union we are ready to get you pre-approved for a loan, finance a purchase, or refinance any existing loans you may have. Pre-approval is the easiest of the three. All it takes is an application that can be submitted online (mkcu.com, Loan App) and we will be able to gather the information we need in order to get you on your way. Once we have an updated application, then we can show you what amount we will be willing to finance. This means when you get to the dealership, store, etc., you know exactly what price range to look at, leaving no room for uncertainty. Financing a purchase is just as simple. Update your application and provide us with income verification. Refinancing is something more people should take a look at. We do not charge an origination fee so it will not cost you anything to get your loan moved to MKCU. More often than not, we can save you money with a loan refinance. Check out our low rates and allow us the chance to provide you with great local service by Mid-Kansas, your financial cooperative.

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

Safeguard your Visa ATM or Debit card from a Skimming Device

In recent months, there have been several reports of skimming devices on ATM machines in the area. While it might not be possible to detect every skimming device, we want to provide you with some helpful tips we received from our ATM/Debit card processor, Shazam. When using an ATM machine, watch for the following signs that might indicate the ATM machine has been tampered with:

- Different color or finishes on the ATM's plastic surfaces, particularly the card reader slot
- Unusual scratches, gouges or other physical damage to the surface of the ATM
- The presence of sticky tape, Velcro® residue or other adhesives that may indicate a skimmer has been attached and removed
- Loose ceiling tiles above an ATM in a lobby that may indicate hidden cameras or transmitters
- Misaligned or protruding components
- Unusual behavior around the terminal or someone "staking out" the terminal area to retrieve stolen data

If anything looks suspicious, do not use the ATM machine. Instead, report it to the Financial Institution where the machine is located or contact local law enforcement and find a different ATM machine.



"At Christmas, all roads lead home." - Marjorie Holmes



HOLIDAY CLOSINGS

MID-KANSAS CREDIT UNION

will be closed:

Thursday, November 28
in observance of Thanksgiving

Thursday, Dec 24 (close at noon)
and

Friday, Dec 25
in observance of Christmas

Friday, Jan 1
in observance of New Year's

THE VISA DEBIT CARD



Looks like a Credit Card,
BUT works like a check!

THE VISA CREDIT CARD

from Mid-Kansas Credit Union



STOP IN AND APPLY TODAY!

You may make your payment
at the Credit Union and
receive credit that same day.



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 in to MK Net. Contact us if you have questions.



Contest Winners to the BASEBALL TRIVIA WORD SEARCH

Congratulations to our First prize winner—Gregory A. Krehbiel; 2nd prize—Ruth Stucky; 3rd prize—Janet Johnson

Sandwich Word Search

Find and circle all of the types of Sandwiches 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 Word Search, P.O. Box 569, Buhler, KS 67522** by Tuesday, December 1, 2015 (please note change of address to mail entries). 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, address and account number on the entry. 1st Prize: \$25; 2nd: \$15; 3rd: \$10.

AMERICAN
BARBECUE
BLT
BREAKFAST
CAPRESE
CIBATTA
CLUB
CUBAN
CUCUMBER
DAGWOOD
FALAFEL
FINGER
FLUFFERNUTTER
FOCACCIA
FRENCH DIPPED
FRIED
GRILLED CHEESE
GYRO
HAMBURGER
HERO
HOAGIE
HORSESHOE
HOT BROWN
HOT DOG
ITALIAN BEEF
LOBSTER ROLL
MONTE CRISTO
MUFFALETTA
PANINI
PASTRAMI
PATTY MELT
PEANUT BUTTER JELLY
PHILLY CHEESESTEAK
PINWHEEL
POOR BOY
PULLED PORK
REUBEN
SLOPPY JOE
SUBMARINE

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

Name: _____ Acct #: _____

Address: _____