



# Dollars & Sense

PROUDLY SERVING YOU SINCE 1947

Fall 2019: Vol. 18 No. 3

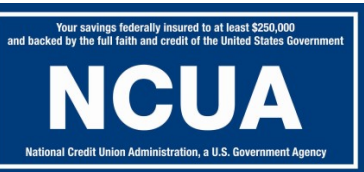
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Dollars & Sense is published quarterly for Mid-Kansas Credit Union Members



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## Manager's Memo

Our net income through July is \$110,000.00, which is actually above what we had budgeted for the year, so that is a positive sign. This is due mainly to our loan volume increasing this past year, which is a result of our members using Mid-Kansas Credit Union for their borrowing needs. Thank you for thinking of Mid-Kansas Credit Union when you need to borrow money.

Our new addition is moving along. Sheetrocking has started on the ceiling, the roof is shingled, windows are in, and a lot of progress is being made on the inside. The board made several additional changes to the original plans such as roofing the entire building and also replacing the current rock exterior. The current building is 20 years old and some of these things were going to have to be done eventually so the board decided to be proactive and replace some of those things now.

There have been a couple of changes with employees recently as Corey Janzen and Anthony Jasso both resigned in August. We appreciate their many contributions to Mid-Kansas Credit Union and wish them the best in their future endeavors.

- Gary Duerksen



## Christmas Open House!

Saturday, November 23, 2019

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 refreshments, giveaways, and drawings!!!

## International Credit Union Day

International Credit Union Day is a global event celebrating the cooperative efforts of credit unions around the world. This day is set aside to recognize the work of the cooperative movement, exemplifying the philosophy of "People helping People". ICU Day started in 1948 and is held the third Thursday in October. This year's theme is "Local Service. Global Reach."

### Come join MKCU in celebrating International Credit Union Day on Thursday, Oct 17th!

Moundridge will have a Hamburger cookout from 11:00 a.m. – 1:00 p.m.  
Buhler will serve root beer floats and party mix.

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

### Member Service Reps:

Lyndsey Goertzen  
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.  
Randy Ediger, Member  
Adam Robb, Member

### Supervisory Committee

Kristy Gaither, Chair  
LaDonna Wedel, Secretary  
Becky Setser, Member

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

## Ag Notes

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

One area of lending that we are trying to concentrate on this year is making loans for commercial trucks. We have very competitive rates on both used and new commercial truck loans and have been able to save our members money by refinancing their current loans at a lower rate. If you are looking to trade up and purchase a new truck, we can also help with that. We have been able to finance new trucks for several of our members at a very good rate.

Thank you for your cooperation on giving us current financial information. We still need copies of the last years tax return in the file for all borrowers so if you are requesting additional funds this fall, please check to make sure that we have your prior years taxes in our files. We need that information before we can process additional loan requests.

Stop and see us if you need anything operating funds this fall or are looking to purchase livestock or equipment.

## MAIN STREET

### Re-Ordering Check from Main Street

If you ordered your own checks on-line through Harland Clarke, please contact Mid-Kansas Credit Union when you need to place your first order with Main Street so we can get your account set up with them. Once your account is established with Main Street, you can re-order checks from our website by clicking on "Reorder Checks" under the Quick Links heading on the right side of the page - just follow the prompts.

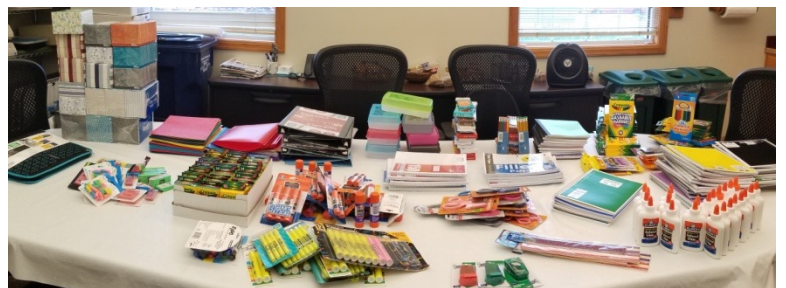
## Thank You! Dankeschön! Gracias! Merci! Grazie!

We would like to extend a big THANK YOU to everyone who donated to the Mid-Kansas Credit Union School Supply Drive. We really appreciate your support and know that the kids in the Buhler and Moundridge school districts will greatly benefit from your generosity.

Sharon Stucky, School Supply Drive Organizer  
Amber Ponder, School Supply Drive Coordinator for Moundridge



Items collected in Buhler



Items collected in Moundridge

### 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  
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, October 14  
in observance of Columbus Day  
Monday, November 11  
in observance of Veterans Day  
Thursday, November 28  
in observance of Thanksgiving  
Tuesday, December 24  
Close at noon  
Wednesday, December 25  
in observance of Christmas  
Wednesday, January 1  
in observance of New Years Day

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

## Notes from Buhler

**Jan Pankratz- Buhler Branch Manager**

As I'm writing this, it is Buhler's first day of school. As you read this, summer will be over, students will be looking forward to Fall break and pumpkins are decorating our porches. Every day when I flip my calendar I'm blown away how fast time passes and things change. So if your vehicle is no longer so new and the mileage is creeping up, it may be time to update. Please give us a call. Our loan team will work to find your best financing option, including GAP, Extended Warranty and Auto Essential coverage. Soon the snow will be flying and it will feel good to be driving a newer, more dependable vehicle!

## The Loan Corner

by: **Corey Janzen**

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

School is back in session! I can hear you parents jumping for joy. The only thing you may not be so excited about is paying off those expenses that come along with school starting back up. From back to school supplies to back to school clothing I hear August can get pretty expensive, not to mention those last minute vacations right before summer ends.

If you have accrued credit card debt or other misc loans trying to finance these or other summer "fun-tivities" (patent pending on that word) feel free to stop by and talk to a loan officer about a consolidation loans. There is no reason to pay high interest credit card or loan rates if we can help you consolidate multiple loan debts into one simple, low interest, monthly payment.

As always, we are here to listen and help in any way we can. Come speak with a loan officer today about our lending options.

## October is Co-Op Month

As a cooperative, Mid-Kansas Credit Union is not the only one celebrating in October. Every October is a chance to celebrate *all* cooperatives as October is Cooperative Month. The theme for this year's National Co-op Month is "Co-ops: By the Community, For the Community".

### Here's some information about cooperatives:

- There are more than 40,000 cooperative businesses in the United States with 350 million members (many people belong to more than one co-op). These cooperatives generate \$514 billion in revenue and more than \$25 billion in wages, according to a study conducted by the University of Wisconsin Center for Cooperatives, with support from USDA Rural Development (<http://reic.uwcc.wisc.edu/default.htm>).
- Cooperatives represent a strong business model and greatly contribute to both the national and local economies.
- Studies show that consumers want to do business with companies that share their values, making today's environment ideal for cooperatives and their commitment to the communities in which their members live and work.
- Co-ops don't have to answer to outside shareholders; they care about meeting their members' needs.
- Co-ops represent democracy in action, with control exercised by a board of directors elected from the ranks of members; the board hires and directs management and is ultimately responsible to the members;
- Cooperatives generate jobs in their communities, keep profits local and pay local taxes to help support community services. Cooperatives often take part in community improvement programs, ensuring that everyone has an opportunity to benefit from the cooperative experience.

<https://www.coopmonth.coop/>

## ARE YOU MOVING?

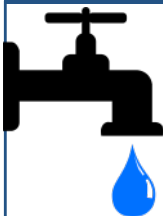


**Don't forget to give us your new address!**

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 Things You Might Find at the Beach

Congratulations to our Winners: 1st Prize - Lynnette Doty; 2nd Prize - Nadine Wedel; 3rd Prize - LuVerna Goering

## Christmas Carol Puzzle

Many of you commented about the error in the last word search puzzle. It was completely unintended, so I apologize for making the puzzle a little harder than expected because the top line was missing. Congratulations to those of you who figured it out! -Sharon

This puzzle is a list of Christmas carols with only the first letter of each word provided. Use these letters to write out the title of each Christmas carol in the spaces to the right. The first one is done for you as an example. 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, November 20, 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.

JB	<u>Jingle Bells</u>	JTTW	_____
GRYMG	_____	WSWTF	_____
	_____		_____
IHIL	_____	COTB	_____
TFN	_____	LCDAC	_____
DDMOH	_____		_____
	_____	OHN	_____
ICUAMC	_____	AWGMOO	_____
	_____		_____
THATI	_____	MDYK	_____
ISTS	_____	SSS	_____

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

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

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

\_\_\_\_\_