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Manager's Memo

Rick Krehbiel

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Another year is behind us and I am very happy it is! We have had some real challenges this year-mainly from regulators. We believe we have put policies and procedures in place so that we can provide the lending services you have come to expect from us. It is possible we may request additional information and/or documentation that our regulators are now requiring. While we will do our best to help you complete what we need, we are asking you to please understand why things may be different than they have been in the past.

We also had a challenging year financially. Only one time in the past 25 years have we ended the year with a significant negative net income figure. This will be the second year it has happened. At the time of this writing I don't know exactly what the final figure will be, but I know it will be negative and it will be significant.

We still have money available for loans. Consumer loan rates are based on credit scores. Our rates are very competitive and we would love to talk with you when you are in the market. Consumer loans include loans for cars, vans, pickups, motorcycles, boats, RV's, furniture, appliances, electronics, computers, etc. If you have any questions, please give us a call.

Ag related loans are another type that we are interested in making. Whether it is purchasing Ag real estate, machinery, livestock or a farm operation loan, please allow us to visit with you to show you what we can do. It appears that the next few years may be challenging for farmers, so if you are concerned about finances during that time, give us a chance to help.

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

Another interesting year in agriculture has gone by, and by now I have met most all of MKCU's AG members. If I have not met you yet, feel free to stop in and visit any time. As many of you already know, we now have a new financial workup program in place for our AG members. Members will no longer be asked to fill out a financial statement themselves as we are now asking that they come in to work through it with us. We feel that this is a mutual benefit because we are receiving a much more thorough and clear statement which will be saved electronically every year and we are anticipating that this will save a great amount of time for the member and MKCU when it's time to update. We are very happy with the overall acceptance of our new farm financial program. Also, the opportunity to sit down and visit with the operator for the first time has been very beneficial to us. In the future, we feel that we will be able to incorporate this with the annual farm inspection by bringing a laptop to them member's home. Don't forget to bring us your 2014 tax returns when they are complete so we can make a copy of what we need for your file.

Office in Moundridge
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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

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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
Paula Rodriguez
& 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

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Gary Duerksen, Secretary
Wanita Schrag, Member

CREDIT COMMITTEE

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

International Credit Union Day Winners!

Moundridge Office

Women's Gift: Zettie Wedel
Men's Gift: Lee Button
Girl's Gift: Lydia Schmidt
Boy's Gift: Alejandro Pfeiff

Buhler Office

Adult \$50: Michelle Pitts
\$25: Harold Regehr
Kids \$25: Dakota Orem

Moundridge Holiday Open House Winners

Adult \$50 Gift: Caryl Tieszen
Youth \$25 Gift: Ashlyn Morrison

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

How to Dispute Your Credit Report

The latest edition of Consumer Reports magazine (January 2015) had a great article about disputing errors on credit reports, including some do's and don'ts. First, to check a credit report someone would need to go to Annualcreditreport.com and request a report. Some of the statistics provided in the article showed that only about 53% of people check their credit report. A more alarming number is that of those 53% that checked their credit reports, 20% found errors on those reports that would negatively affect their score. In order to dispute an error here are some tips:

- Correspond with the credit bureau(s), typically Trans Union, Equifax, or Experian, by mail. Mail seems to be the most effective means of communicating about a dispute of content on a credit report.
- Having the dispute letter notarized gives the complaint more weight. The articles also suggested sending along verification of ID because a lot of complaints will be rejected.
- Another good practice is to send the same letter to the company or financial institution that caused the error and reported information incorrectly.
- The next step could be to complain to the state's consumer affairs office, the attorney general's office and/or the Consumer Financial Protection Bureau (CFPB).
- The last step would be to consult a lawyer. Consider this if the complaint letter to the credit bureau(s), the state offices, or the CFPB do not seem to be making any progress.
- One thing which is NOT recommended to do when trying to fix an error on a credit report is work with a credit-repair company. Most of the things they will do you can easily do on your own instead of paying a company hundreds or thousands of dollars. Even the advice a credit-repair company might provide can be very poor.

HOLIDAY CLOSING

MID-KANSAS CREDIT UNION

will be closed on

Thursday Jan. 1st.

in observance of New Year's

and on

Mon. Jan. 19th

In observance of

Martin Luther King Jr.

Birthday



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



Don't forget to give us your new address!

Contest Winners to the WELCOME FALL WORD SEARCH

Congratulations to our First prize winner–LaWanda Koehn; 2nd prize–Roberta Ollenburger 3rd prize–Mallory Hanen

WINTER 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. March 2, 2015. 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.

- AULDLANGSYNE
- CALENDAR
- CELEBRATION
- CONFETTI
- COUNTDOWN
- DANCING
- FAMILY
- FIREWORKS
- FRIENDS
- HAPPYNEWYEAR
- ICE
- JANUARY
- MIDNIGHT
- MITTENS
- NOISEMAKERS
- PARTY
- RESOLUTION
- SHORTDAYS
- SHOVELING
- SINGING
- SLEDDING
- SNOW
- SUPERBOWL
- WINTER

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