



# DOLLAR\$ & \$ENSE



Proudly serving you since 1947

## Manager's Memo

by Rick Krehbiel

Spring 2016: Vol. 15 No. 1

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



I am pleased to announce that Gary Duerksen has accepted the Board of Directors offer to become the next Manager of Mid-Kansas Credit Union. Gary was manager of Crossroads Credit Union for almost sixteen years. He then worked as a CPA for Knudsen, Monroe and Co. for seven and a half years. For the past two and a half years he has been CFO of Cooperative Grain and Supply in Hillsboro. Gary has also served on our Supervisory Committee for the past six years. Gary lives on a farm outside of Goessel with his wife Angie, a Speech-Language Pathologist with Marion County Special Ed Coop, daughter Olivia, a junior at Goessel High School, and son Zach, a 6th grader at Goessel Junior High.

Gary has been working with us since the middle of March. We plan to work together for several months, so I anticipate I will have my final newsletter article next quarter. Please stop in and welcome Gary in his new position.

One very frustrating part of this job is when new service offerings that members are really wanting are delayed from starting by unexpected events. I had fully expected our remote deposit capture to be fully functional by now. I expect it to be available very soon, but I have been thinking that for several months.

The other service offering that has taken more time than expected to get into place involves our relationship with a financial advisor. Inman native, Chad Martens, a Financial Advisor with Waddell & Reed, is now available to service our membership. Besides offering financial planning, Chad will make available a variety of investment options including mutual funds, annuities, and retirement accounts. These investments will not be guaranteed by Mid-Kansas Credit Union and will not be federally insured by NCUA or anybody else. Returns on these investments are market driven and it is possible to lose the principal amount that was invested. If you are interested in talking with Chad or setting up an appointment, please call him at 620-669-8291.

A short financial summary from 2015 is included in this newsletter. If you would like a copy of our Annual Meeting Program including more financial detail and reports, please call me at 1-888-345-2980.

**Products offered through Waddell & Reed: Not FDIC/NCUA Insured • No Bank/Credit Union Guarantee • May Lose Value**  
*Securities and Investment Advisory Services offered through Waddell & Reed, Inc., a Broker/Dealer, Member FINRA/SIPC, and Federally Registered Investment Advisor.*

*Insurance products are offered through insurance companies with which Waddell & Reed has sales arrangements.*

*Waddell & Reed and the Mid-Kansas Credit Union are not affiliated companies.*

### December 31, 2015 Financial Statement

Loans	\$21,511,329	Liabilities	\$181,170
Investments & Cash	\$27,333,643	Member Shares & Certs	\$45,059,100
Fixed Assets	\$782,536	Reserves & Undivided Earn.	<u>\$5,178,169</u>
Other Assets	<u>\$790,930</u>		\$50,418,438
	\$50,418,438		

Net Income for 2015: \$102,640

## 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.



Just for Fun: What year was the first U.S. penny minted and what was it called? (Look for the answer somewhere in the newsletter)





**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**

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**

Jan Pankratz - Branch Manager  
**Member Service Reps:**  
Linda Plett  
Sharon Stucky-Dollars & Sense Editor

**Board & Committee Members:**

**Board of Directors**

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

**Supervisory Committee**

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

**Credit Committee**

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

**Ag Notes**

*by John Vogt - Ag Loan Officer*



As this year builds towards spring planting, it seems the pace of the world and life, in general, accelerates. We have had a wonderful winter, when you consider the excellent rainfall in November and December. The wheat looks great, and there surely is excellent subsoil moisture. It has been a great winter for calving and lambing, both for livestock and the people caring for them.

I've been busy with financial workups, and making farm visits. The farm visits, for me, are the most enjoyable part of the job. I've always felt that usually the best discussions and understandings come when visiting with farmers or ranchers in their own element. My goal is to complete these by early May. Then we have the financial information in place to adapt to situations as they occur during the growing season.

The biggest challenge this year appears to be commodity prices. We hope for bountiful crops and good livestock production to help us get through this situation. Before things really begin to accelerate this spring, I want to wish all of you an excellent 2016 growing season!



Never be afraid to do something new.  
Remember, amateurs built the Ark; professionals built the Titanic.  
~ Anonymous



**Notes from Buhler**

*by Jan Pankratz - Buhler Branch Manager*



Debit cards have become widely used by our members and many of you no longer write checks. Yes, debit cards are very convenient. And sad to say, there is a lot of fraud associated with them. I recommend not using your debit card for internet and phone purchases. Using your credit card offers more protection. It is also very important that MKCU has your cell and home phone numbers attached to your debit card. Our processor, Shazam, is constantly monitoring transactions. If they see possible fraud they will call you and identify themselves as Shazam, calling on behalf of Mid-Kansas Credit Union. They will not ask for your card number, social security number or date of birth. They will ask if a transaction is yours and if need be, block your card. If they do not have a valid phone number they may put a temporary block on your card causing denials, a real problem if traveling or at the store with a full cart of groceries.

It is recommended that you add Shazam Fraud Monitoring 866-508-2693 to your phone contacts. Another number to add is Shazam Lost/Stolen Debit Cards 800-383-8000. Promptly calling to report a stolen or lost card will stop fraud before numerous charges occur. Please be mindful of your card by keeping it in a safe place, frequently monitor your checking account and verify that MKCU has accurate phone numbers. We are here to help and answer any questions you may have.

Just for Fun Answer: *The first U.S. penny was minted in 1787 and is known as the Fugio Cent. Reportedly, the coin was designed by Benjamin Franklin. See picture below.* Source: <http://www.wikipedia.com>

**Privacy Notice**

For your convenience, the Mid-Kansas Credit Union privacy policy is posted on our website. You may access this policy by going to [www.mkcu.com](http://www.mkcu.com). Look for the blue box in the upper left corner just under the tool bar.

If you have any questions, please call Mid-Kansas Credit Union at 620-345-2980 or Toll Free 1-888-345-2980.



**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.



**CU MONEY GIFT CARDS**

**Perfect for any Gift Occasion!**  
*Birthday, Graduation, Wedding, or "Just Because"*



**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

**Travel Tips**



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.

If you will be using your VISA ATM/Debit Cards while you travel, please provide us a phone number where you can be reached while on your trip. We also highly recommend making transactions with your PIN for a little added security. **Be sure to always keep your PIN separate from your card and never write your PIN directly on your card.** If you will be using your VISA Credit Card when you travel, please provide us the dates, location, mode of transportation, and a phone number where you can be reached during your trip. Notifying MKCU with your travel plans and using your PIN make it more likely that your transactions will be allowed in locations where they might otherwise be blocked.

If you need cash while traveling, you might be able to eliminate the fees of using an ATM by asking for cash back when making a purchase at a retail store with your Debit Card. However, some retailers might charge a fee if you ask for cash back over a specific amount, so be sure to ask about that ahead of time. When using your ATM/Debit Card to get cash at an ATM, look for ATM machines with these three logos:



PLEASE NOTE:  
We no longer participate in the STAR Network.

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

**The Loan Corner**

By Cameron Voth



Spring is here! That means everybody is ready to get outside and enjoy the nice weather, even if winter was fairly mild. This means it's time to finance the purchases of all the cars, sport utilities, trucks, ATV's, boats, jet skis, travel trailers, motor homes, primary residences, new business ventures, business operating expenses, etc at Mid-Kansas Credit Union. We are YOUR credit union.

Here to finance all your needs, necessities and toys! We have competitive rates and will work to match rates to keep our members. Come by either MKCU location and get pre-approved.

Getting pre-approved gives you bargaining power whether you're dealing with an individual or a dealer. Save yourself the time and annoyance of a dealer finance office by submitting an application online at [mkcu.com](http://mkcu.com) and get pre-approved so you can pay and go. The best part is after the purchase you have your loan at a local institution where the goal is to serve YOU. We have every option available to maintain your loan. Use our online banking, mobile app, or automated teller system if you don't want to talk to a real person. OR call either location and you will get a real person that, more often than not, knows you personally. Any loan can be set up on automatic payments even if you don't have your checking account with us.

**HOLIDAY CLOSINGS**

MID-KANSAS CREDIT UNION will be closed:

Monday, May 30  
in observance of Memorial Day

and  
Monday, July 4  
in observance of Independence Day



**Are you moving?**

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



Due to declining interest, MKCU will not be offering Worlds of Fun/Oceans of Fun tickets this year. We apologize for any inconvenience.



**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 Mid-Kansas 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.



We now have a Facebook page! Find us on

## Contest Winners to the BOARD GAME Word Search

Congratulations to our winners: 1st prize—Margie Kaufman; 2nd prize—Brenda Dalke; 3rd prize—Pam Jo Darling

# FLOWERS Word Search

Find and circle all of the types of Flowers 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 Wednesday, June 1, 2016. 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 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.

- AMARYLLIS
- ASTER
- AZALEA
- BEGONIA
- BIRD OF PARADISE
- BUTTERCUP
- CARNATION
- CHRYSANTHEMUM
- COLUMBINE
- CROCUS
- DAFFODIL
- DAHLIA
- DAISY
- DELPHINIUM
- FORGET ME NOT
- FREESIA
- GLADIOLUS
- HEATHER
- HIBISCUS
- HYACINTH
- IRIS
- LAVENDER
- LILAC
- LILY
- LOTUS FLOWER
- MARIGOLD
- MIMOSA
- NARCISSUS
- ORCHID
- PANSY
- PEONY
- PETUNIA
- RHODEDENDRON
- ROSES
- SNAPDRAGON
- SUNFLOWER
- TULIP
- VIOLETS
- WATER LILY
- ZINNIA

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



April showers, bring May flowers!

What is your favorite flower?

Name: \_\_\_\_\_ Acct #: \_\_\_\_\_

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

