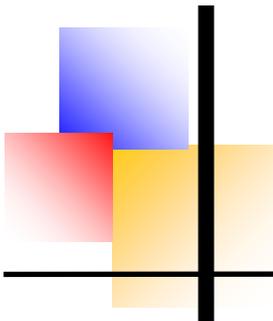




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## Manager's Memo

**Rick Krehbiel**

As you will read in John Vogt's article, John has accepted a position in Hutchinson and is no longer with us. I want to express appreciation to John for the experience and professionalism he brought to MKCU. We thank John for the service he has given our members and wish him well in his future endeavors. By the time you are reading this, I hope we have someone in this position. At the time of this writing, we are just beginning the process and we never know how long it will take. Please Stay tuned.

I've been writing for some time about how our excess deposits have been hurting our financial statement because of the lack of demand for loans. The board of directors recently decided to further reduce dividend rates on money market accounts effective October 1. Current money market dividend rates are .15% for \$1,000—\$9,999, .20% \$10,000—\$99,999 and .25% over \$100,000.

Please join us on Thursday, October 17th, by attending our International Credit Union Day Open House. The Moundridge office will once again be serving root beer floats from 9:00am to 5:00pm. Both offices will have door prizes and drawings. Come to either of our offices and join us to celebrate the Credit Union Difference!!



### The Boys in Blue!

From left to right:

John Vogt

Anthony Jasso

Larry Schmidt

Rick Krehbiel

Thank you John for  
your service to  
MKCU!!!

## 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

**John Vogt**

I've decided to accept a position with Kansas Farm Management Association, Hutchinson. This is closer to my home, and I look forward to challenge. My last day at MKCU will be September 21st.

I want to take a moment to express my appreciation to the MKCU members and employees I have worked with over the past year and one-half. I would particularly like to thank all of you for your patience and understanding with me as I started here. The trust you've placed in me as your loan officer has been very rewarding.

You have a very unique Credit Union here, and I've seen what member loyalty is all about. Thank you for this great experience, and I wish you all the best in the future.

**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

**MOUNDRIAGE STAFF**  
Rick Krehbiel, Managing Director  
Larry Schmidt, Loan Manager  
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  
Skyler Freeman  
& Liz Johnson,  
Dollars & Sense Editor

**BUHLER STAFF**  
Linda Classen, Branch Manager  
**Member Service Reps**  
Bonnie Danner  
Jan Pankratz  
Linda Plett

**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  
Ron Stucky, Member

**CREDIT COMMITTEE**  
Gary Huxman, Chairman  
DeLonna Barnett, Secretary  
Larry Schmidt, Member

# HALLOWEEN SAFETY

Everyone loves a good scare on Halloween, but not when it comes to child safety. There are several easy and effective behaviors that parents can share with kids to help reduce their risk of injury.

A hard fact to face is that on average, children are more than twice as likely to be hit by a car and killed on Halloween than any other day of the year.

Here are some tips to keep in mind to help protect your child and the children around you:

1. When selecting a costume, make sure it is the right size to prevent trips and falls.
2. Decorate costumes and bags with reflective tape or stickers and, if possible, choose light colors. Since masks can sometimes obstruct a child's vision, try non-toxic face paint and makeup whenever possible.
3. Have kids use glow sticks or flashlights to help them see and be seen by drivers.
4. Children under the age of 12 should not be alone at night without adult supervision. If kids are mature enough to be out without supervision, they should stick to familiar areas that are well lit and trick-or-treat in groups.
5. Always walk on sidewalks or paths. If there are no sidewalks, walk facing traffic as far to the left as possible.
6. Popular trick-or-treating hours are 5:30 pm to 9:30 pm, so be especially alert for kids during those hours.
7. Slow down and be especially alert when driving in residential neighborhoods, because children are excited on Halloween and may move in unpredictable ways.
8. Remind children to eat only treats in their original unopened wrappers.

<http://www.safekids.org/halloween>

**Please join us on Thursday, October 17th**

**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!**

## 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

## -Larry Schmidt, Loan Manager

The 2014 model cars are here and looking better than ever. If you turn the channel on the TV or turn the page while reading the newspaper, you will find another advertisement showing the latest and greatest advantage to buying a new car! They offer better fuel economy, more horsepower, and new technology to fit every need. They use every trick in the book to make sure you can drive one home today. But driving one home today may cost you more.

It is important to understand the difference between wants and needs. Since this purchase will have major effect on your budget, take time to be a wise shopper. Make a plan to find out just what you need, and then check out if you really can afford the wants. We have the tools to help. Check out our website [www.mkcu.com](http://www.mkcu.com) to read articles from the Home and Family Finance publication. There is a lot of good information to take with you to the dealership. Check out our interest rates. Not every buyer qualifies for 0% finance. Take the rebate instead of the low dealer rates and finance with your credit union. We may be a better deal. We offer credit life insurance at no cost on member loans up to \$20,000. We also offer credit retail for a one-time fee of \$196.00. Ask the dealers what their cost would be for these benefits. We want your loan, so contact us and get pre-approved. We want to take the agony out of your next shopping experience.

## Christmas Open House - Saturday, November 23, 2013!!!!

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 the jump on Christmas shopping at your local businesses. Join us for hot cider and cookies and register for drawings!!!!



## WAYS TO SAVE MONEY WHEN CHRISTMAS SHOPPING

Don't stress about Christmas shopping this year! Here are a few easy ways to keep your holiday spending to a minimum.

### 1. FOLLOW THE CROWD

Stretch your gift giving budget by purchasing from sites that discount 50 to 90% when a certain number of people agree to buy. Jasmere.com,groupon.com, and tippr.com are a few examples that sell items and services at wallet-friendly prices. Deals can change daily, so be prepared to jump when what you want appears.

### 2. AVOID SHIPPING FEES

Free shipping is one of the most common holiday promotions. Look for codes on [freeshipping.org](http://freeshipping.org) and [retailmenot.com](http://retailmenot.com). Some stores offer site-to-store shipping that does not cost extra and will be delivered to the nearest retailer.

### 3. SHOP AT NIGHT

On Black Friday, only a few lucky people arrive early enough to grab the deeply discounted door-busters. Online, your odds are much better. Last year, everything that was a door-buster at Wal-Mart, was available at [wal-mart.com](http://wal-mart.com). Here is a tip, check in at 12:01 AM E.T.; if the discount is not available, log on again at 4 or 5 AM when stores open.

### 4. KNOW THE COMPETITION

Spend time reviewing the latest sales flyers from your favorite retailers and the competition. Some stores offer price matching.

### 5. FIND A TREE CHEAP

By the middle of December, some stores are already discounting artificial trees.

### 6. "FRIEND" FAVORITE REAILERS

Check out favorite businesses on Facebook, twitter, foursquare and other networking tools for specials. Sometimes they offer special discounts or offers only to their "friends" or "followers."

### 7. PHONE IT IN

Before a purchase, you can take a cell phone picture of an item's bar code and upload it to some shopping sites for fast online price comparison. Biggu.com is one for iPhone, Andriod, and Nokia.

<http://www.goodhousekeeping.com/family/budget/save-money-christmas-shopping>

### HOLIDAY CLOSING

MID-KANSAS CREDIT UNION

will be closed on

Thursday, November 28

in observance of Thanksgiving

and on

Tuesday, December 24 at noon

in observance of Christmas Eve

And on

Wednesday, December 25

In observance of Christmas

And on

Wednesday, January 1

In observance of New Years

And on

Monday, January 20

In observance of Martin Luther King Jr. Birthday



**Words of Fun & Oceans of Fun**  
**All parks, Age 3 and up**  
**\$36**



**Silver Dollar City Tickets**

Adult Season-\$85      Adult 1-Day-\$57  
 Child's Season-\$75      Child's 1-Day-\$47

**Whitewater Bay Tickets**

Adult 1-Day-\$40  
 Child 1-Day-\$33

**Silver Whitewater Combo**

Adult-\$130  
 Child-\$113



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

**Contest Winners to the 4TH OF JULY WORD SEARCH**

*Congratulations* to our First prize winner– Howard and Neva Kaufman ; 2nd prize–Sandra Franz ; 3rd prize–Jo Anne Seeber .

**BACK TO SCHOOL WORD SEARCH**

Find and circle all of the Back to School 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 Sat. Nov. 30, 2013. 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.

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

- |             |                |
|-------------|----------------|
| ALGEBRA     | LEARNING       |
| ART         | LUNCH BOX      |
| BACKPACK    | MASCOT         |
| BASKETBALL  | MATH           |
| BELL        | NOTEBOOK       |
| BOOK REPORT | PAPER          |
| BUS         | PEN            |
| CALCULATOR  | PENCIL         |
| CALENDAR    | PRINCIPAL      |
| CLASSES     | PROGRAMS       |
| COLLEGE     | RULER          |
| CRAYON      | SCHOOL         |
| DISTRICT    | SCIENCE        |
| ELEMENTARY  | SPORTS         |
| FIELD TRIP  | SPRING BREAK   |
| FOOTBALL    | STUDENT        |
| FRIENDS     | SUPERINTENDENT |
| GRADUATION  | TEACHERS       |
| GYM         | TEXTBOOK       |
| HISTORY     | TRACK          |
| HOMEWORK    |                |