



Dollars & Sense

PROUDLY SERVING YOU SINCE 1947

Summer 2019: Vol. 18 No. 2

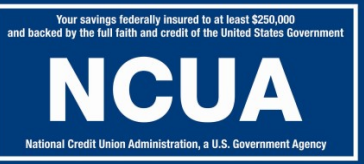
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Dollars & Sense is published quarterly for Mid-Kansas Credit Union Members



www.facebook.com/MidKansasCreditUnion



Manager's Memo

Our net income thru April is \$35,700 and our budgeted net income for the first four months was \$35,800 so we are right on track for the year so far. We want to thank everyone that has used the credit union for their borrowing needs in the past and please check with us first when you need to borrow money.

Construction on our new addition has been delayed due to all the rain that we have had in Moundridge. The footings are poured and they are working as much as the weather allows. The drive up is still open and there is parking for members on the south side of the building. The entrance to the building remains the same on the west side. There are signs telling you where to drive so just follow the signs. We also have designated the west two parking stalls as handicapped parking stalls so please take note of that change. We appreciate your patience and understanding during the building process.

One change the board approved this past year was changing from a volunteer credit committee to a credit committee made up of loan officers appointed by the board. The committee still reviews all the loans made by credit union loan officers and acts as an additional internal control. We want to recognize and thank all the volunteers who have served on the credit committee in the past.

- Gary Duerksen

MAIN STREET

Mid-Kansas Credit Union changed check printing companies from Harland Clarke to Main Street. If you ordered your own checks on-line through Harland Clarke, please contact Mid-Kansas Credit Union when you are ready to re-order checks.

Annual Meeting Highlights

Thank you for attending our Annual Meeting at Buhler High School in March!

The election results are as follows:

- Board of Directors - Elaine Schmidt
- Board of Directors - Adam Robb

We appreciate our dedicated board and committee members – we couldn't do it without you! THANK YOU for volunteering your time to MKCU!

Congratulations to all the Door Prize Winners!

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

Member Service Reps:

Olivia Duerksen
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
Wanita Schrag, Member

www.mkcu.coop

Ag Notes

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

Thank you for providing all the requested information for us to complete your financial workup. It will make any future loan requests much easier to process.

One of the things we are going to be working on this summer is field reports. Kent is going to try to go out and meet as many members as possible and see their farming operation and do collateral inspections. This is a good way for you to get to know him and also gives us an opportunity to see if there are other ways that we can help you be successful.

In the past we may have turned down some loan requests due to not being familiar with the type of business or farming operation the funds were going to be used for – that has changed! Don't assume that we can't help you with your needs. If we don't have expertise in that area, we will find someone that does to help us make the loan. We make loans for commercial trucks, rental properties, small business operations, agricultural related business operations, real estate, and many other purposes. We want to help our members out in any way we can so if you need money, stop in and visit with us.



School Supply Drive!

By Sharon Stucky, D&S Editor

Mid-Kansas Credit Union is hosting a School Supply Drive in both Buhler and Moundridge. We are asking members in each community to donate new school supplies which will benefit the students in each school district. Specific lists for each district can be found on our website, facebook page, and at each MKCU location.

Drop off new items during regular office hours at either of our MKCU locations between July 17 and August 24. If you cannot make it to either MKCU location during the day, the Buhler Public Library and Moundridge Public Library both graciously agreed to partner with us as drop off locations since each of them have some evening hours (check their websites for hours).

Life's busy - we get that. If you don't have time to shop, but want to contribute, you can make a monetary donation at either of our MKCU locations. Both cash and check are welcome - checks should be made out to "MKCU" with "School Supply Drive" in the memo line. Checks can be mailed to either location (addresses listed on page 2) – depending on the school district to which you'd like to donate.

We truly want this to be a community supported event, so please share this event with your friends and family. You may also see this information distributed by each local school district and city office. Membership at MKCU is not required for this event, so anyone can donate.

Remember, there's nothing like the smell of a freshly sharpened pencil, a new box of crayons, and the feel of a brand new notebook! With your support, we can make this an annual event!

If you have any questions about the School Supply Drive at your local MKCU office, please contact Sharon in Buhler at (620) 543-2662 or Amber in Moundridge (620) 345-2980 or 888-345-2980.

Thank you in advance for your generosity!

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:
Thursday, July 4th
in observance of
Independence Day
Monday, September 23rd
in observance of Labor Day

www.mkcu.coop

Notes from Buhler

Jan Pankratz- Buhler Branch Manager

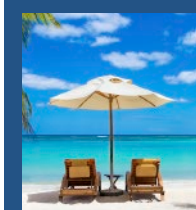
Summer Travel Safety

You've daydreamed about your upcoming vacation, spent hours researching, made the big decision and booked airline and hotel reservations. Next you've mapped out an itinerary of all the exciting things to do, places to eat and what to pack. But what have you done to protect your identity?

Following are some essential travel tips:

1. Notify MKCU with your travel dates, location, and if you will be able to be contacted by text or cell.
2. Make copies of important travel documents which include your itinerary, health insurance cards, credit cards and passport. Then give the copies to someone you trust in case of an emergency.
3. Don't use public Wi-Fi to access financial information or make online purchases. Public internet servers make it easy for hackers to steal your information.
4. Don't share on social media when you are leaving and where you are going. This is like leaving the door open for unwelcomed guests. This can wait until you have returned home. Really, it can!
5. Use a prepaid debit card specially designated for traveling. MKCU sells VISA gift cards that are not linked to your checking or savings accounts and are readily accepted. Have a credit card with you also and some cash for small purchases.
6. Never leave your laptop or cell phone in a vulnerable position such as on your beach chair while you take a dip. This may seem like common sense, but it's easy to let your guard down while on vacation.

So if your plans include a vacation getaway or a staycation, be safe and have a wonderful time!



Vacation time is here! 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 of VISA Credit Card while you travel out of state or out of the country, please contact a Member Service Representative prior to your trip. You can find additional travel information on our website under "News & Announcements".

The Loan Corner by: Corey Janzen

Cameron Voth, Loan Manager
Corey Janzen, Loan Officer
Connie Richards, Loan Officer

Rain, rain, and more rain, such was the theme of the weather this spring. For me and many of our members having to deal with near record setting rain amounts in May was a bit overwhelming. I read one article which stated we received a little over half of our average yearly rainfall in May alone.

If flooding has caused you or someone you know physical losses, left you with repairs needing to be done to your home, vehicles etc... please feel free to give us a call. Our loan team is well equipped to listen and provide the best financial option for your situation.

Be safe, and have a great rest of your summer!

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.



Celebrating Youth!

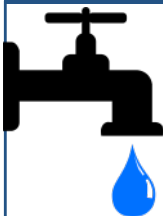
April was Youth Savings Month and we want to say "Thank You" to everyone who participated in this event. Congratulations to the winners of our drawing:
 Kyler D. – wireless earbuds
 Russell S. – movie theater gift card.

IT PAYS TO SAVE!

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 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 Kansas Backyard Birds

Congratulations to our Winners: 1st Prize - Neil Anibal; 2nd Prize - Beaty Robb; 3rd Prize - Cheryl Stucky

Word Search for Things You Might Find at the Beach

Find and circle all of Things You Might Find at the Beach 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 Puzzle, P.O. Box 569, Buhler, KS 67522 by Wednesday, August 21, 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.

- | | |
|--------------|---------------|
| BEACH BALL | PICNIC BASKET |
| BLANKET | SAND |
| BOARDWALK | SANDALS |
| BODY BOARD | SAND DOLLARS |
| BONFIRE | SEA GLASS |
| BUCKET | SHELLS |
| COOLERS | SHOVEL |
| DOGS | SNACKS |
| DRIFTWOOD | SNORKEL |
| FAMILY | SUNGLASSES |
| FRIENDS | SUNSCREEN |
| FRISBEE | SURFBOARD |
| GHOST CRAB | SWIMSUIT |
| GOGGLES | TIDE POOL |
| HAT | TOWEL |
| KITE | UMBRELLA |
| LIFEGUARD | VISOR |
| LIFE JACKET | VOLLEYBALL |
| LOUNGE CHAIR | WATER BOTTLE |
| PEOPLE | WAVES |

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

Name: _____

Acct#: _____ -01

Address: _____