



McPherson Co-Op Credit Union

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April 2022

Save Small. Dream Big!

This year's theme for National Credit Union Youth Week is "Save Small, Dream Big at Your Credit Union." We want to tell young members that their dreams are attainable, no matter how big they are!

MCCU has tools to help fulfill these dreams. With a youth savings account our young members can make deposits on a regular basis and watch their savings grow! The earlier they start a savings account, the more it will grow, and the easier it will be to achieve their dreams. Learning this good financial habit at a young age will set them up on the path of successful financial well-being.

Credit Union Youth Week is a great opportunity to start saving and dreaming! Join us June 20-24, 2022. This celebration is a great time to engage kids at MCCU to save no matter how small the amount. Join us for a week of prizes, drawings, snacks and fun! Watch your mail for an invitation. We'll help our young savers achieve their dreams!



MCCU will be closed for
All Schools Day
May 13, 2022



Save the Date!
Shred Day
and
Credit Union
Day
Friday
October 21
Watch for
your
invitation
in the mail!

Board of Directors

- Bob Deister
- Jim Bontrager
- Audrey Miller
- Eileen Johnson

Supervisory Committee

- Linda Smith
- Aubrey Gallagher
- Andrew Bohme

Credit Committee

- Brenda Kliewer
- Beth McVicker
- Pat Mead

Staff

- Brenda Kliewer - President/CEO
- Marilyn Friesen - Assistant Manager
- Beth McVicker - Loan Officer
- Megan Wagner - Loan Officer
- Courtney Estes - Mortgage Loan Officer
- Becky Tatro - Teller
- Pat Mead - Account Processor
- Lisa Goering - Member Service Rep.
- Jerri Kaufman - Teller
- Brenda Shober - Loan Processor
- Jen Jagers - Loan Processor
- Zaida Chapman - Teller

Certificate Rates April 2022

Less than \$10,000.00 deposit		
6 month certificate	.20%	APY .200%
12 month certificate	.25%	APY .250%
24 month certificate	.30%	APY .300%
48 month certificate	.45%	APY .451%
\$10,000.00 or more deposit		
6 month certificate	.40%	APY .401%
12 month certificate	.50%	APY .501%
24 month certificate	.60%	APY .602%
48 month certificate	.75%	APY .753%

Savings Accounts

.20% APY .200%

Checking Accounts

.05% APY .050%

Christmas Club

.20% APY .200%

IRA Accounts

Up to \$49,999	1.00%	APY 1.005%
\$50,000 to \$99,999	1.35%	APY 1.358%
\$100,000 and above	1.60%	APY 1.612%

Money Market

Minimum balance	\$2,500	.30%	APY .300%
Minimum balance	\$10,000	.35%	APY .351%
Minimum balance	\$25,000	.40%	APY .401%

Your Savings
Federally Insured to
\$250,000
NCUA
National Credit
Union Administration,
a U.S. Government
Agency

Financial Fraud Update – Imposter Scams

Often criminals impersonate personnel from legitimate, well-known companies or government agencies to trick people into handing over personal financial information, account numbers, user identification and passwords. The goal is account fraud and theft. Don't underestimate them— they are very convincing, sophisticated con artists.

How the scam works— the scammer contacts a person to report an urgent security problem or some suspicious activity with an internet device that needs immediate attention. Then they ask to verify personal information or to allow them access to computer files. Often, they direct a person to a website that looks authentic— but is not. The page was set up to phish for personal information that collects the data and imbeds malware. These scammers need one thing— to get account information and account access—without it they can't steal.

Technical support scams— if you get an unexpected pop-up, telephone call, email or other urgent message about a problem with your computer or other device, stop right there! Technology companies will never call you to offer a solution to a random computer problem.



This call is likely a technical support scam and the goal is to convince you that your computer or other device has a serious, urgent problem— and only they can provide the fix.

Government agency scams— these scams occur when a scammer contacts you pretending to work for a legitimate business or government agency. The initial contact may be by telephone, email, or even a text message. The two most common types of this fraud are: the **tax collection scam**— you receive a phone call or letter claiming that you owe taxes. They will demand that you pay immediately, often with a prepaid debit card or wire transfer. They threaten serious consequences if you don't pay. And the **verification scam**—

 you receive a phone call, an email or text message that requires you to verify your personal information from the Social Security Administration. The message often includes a link to a phishing website.

Scam prevention and protection— hang up if you get a telephone call from someone who claims to be from a computer tech support or a government agency asking for personal information.

Ignore it if you get a pop-up message, email or text that directs you to call a specific telephone number or go to a website for technical support or government agency.

Never use the phone number in the pop-up or on caller ID. Instead, find the real contact information online.

Never give control of your computer or other device to anyone who contacts you by telephone, email, pop-up or text message.

Remember the IRS doesn't initiate contact with taxpayers by telephone, email, text messages or social media channels to request payments or personal information. Call 800-366-4484 to report it.

Interest bearing news.....

\$\$\$\$\$—It will soon be graduation time again! Whether you are graduating from high school, college or trade school MCCU would like to congratulate you. Watch your mail for details!

\$\$\$\$\$—Ask us about the Visa TravelMoney Card! It is a prepaid travel card that is safe, secure and accepted at more than 22 million locations worldwide. It is reloadable and cancelable if lost or stolen. You may activate the card with a minimum of \$100 to \$5000.

If you have the Travel Card you'll want to download the free app to see your balance information! Download in the Apple & Google App stores— search under CUMONEY. You will need to create a new account with a username and password. You can also see merchant information for each transaction and transactions that are pending and completed!

\$\$\$\$\$— We need your cell phone number to protect your debit card! Our fraud detection programs monitor your card transactions 24 hours a day 365 days a year for any suspicious activity. If potentially fraudulent transactions are taking place, you will be contacted immediately—preferably a text to your cell phone. If you are not using your landline please let us know! It is very important that you keep us up-to-date with your contact information.

When you receive a text, simply respond “yes” if you authorized the transaction or a “no” reply means you have not authorized the transaction and your card will be blocked. We will contact you immediately concerning any potential purchases that might be fraudulent.

