



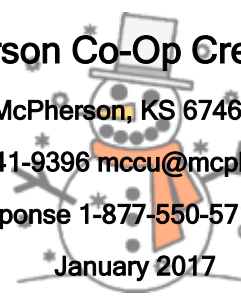
McPherson Co-Op Credit Union

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Audio Response 1-877-550-5719; 241-9392

January 2017



Thanks For Celebrating International Credit Union Day With Us!

MCCU celebrated International Credit Union Day with a "Show and Tell" car show hosted at the CHS Training Center parking lot. A big thanks to Jeff Dees, Dallas Huber and Steve Prieb for helping us organize the event! The parking lot was full of cars, pickups, race cars, an ultra-lite and a steam engine. Two food trucks served complimentary Mexican and Asian food. There was also pizza, donuts, cookies and lots of great conversation! We want to thank you, our members, for your business in 2016. We want to continue to serve you with great services, a safe place to save money, affordable loans and a new building in the spring of 2017!

Prize winners included Sarah Ptaszynski, Sarita Duerksen, Brandon Johnson, Rick Rogers, Sheila McLean, Heather Fields and Kyle Peterson. Grand prize winner was Milton Vogts—which included tickets to the NASCAR Sprint Cup Series Race in May.



**Tax information is located on the last page
of your December statement. This
includes form 1099-interest income and form
1098-mortgage interest paid.**

We sincerely hope everyone had a wonderful Christmas and we wish you the best in the new year too! —Brenda S, Chelsea, Pat, Brenda K, Beth, Marilyn, MaryAnn, Jerri, Lisa and Becky



IRS Warns of New Tax Bill Scam

The latest IRS imposter scam involves a fake IRS tax notice that claims you owe money as a result of the Affordable Care Act.

The IRS says the fake notices are designed to look like real IRS CP2000 notices, which the agency sends if information it receives about your income doesn't match the information reported on your tax return. The IRS says many people have received the bogus notices, which usually claim you owe money for the previous tax year under the Affordable Care Act.

It's one of the many IRS imposter scams that have popped up. As tax season nears we'll see more. The good news? There are red-flag warnings that can help you avoid becoming a victim. For example, the IRS will never: initiate contact with you by email or through social media; ask you to pay using a gift card, pre-paid debit card or wire transfer; request personal or financial information by email, texts or social media; or threaten to immediately have you arrested or deported for not paying.

In the new scam, the fake CP2000 notices often arrive as an attachment to an email—a red-flag—or by U.S. mail. Other telltale signs of this fraud: there may be a "payment" link within the e-mail. Scam emails can link you to sites that steal your personal information, take your money or infect your computer with malware. Don't click on the link. The notices request that a check be made out to "I.R.S." Real CP2000s ask taxpayers to make their checks out to "United States Treasury" if they agree they owe taxes.

In one version, a payment voucher refers to letter number LTR0105C, and requests that checks be sent to the "Austin Processing Center" in Texas. But scammers are crafty. They could send messages with a variety of return addresses.



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Your Savings
Federally
Insured
To \$250,000

NCUA

National Credit
Union
Administration,
a U.S. Government
Agency

Certificate Rates January 2017

Less than \$10,000.00 deposit

6 month certificate	.15%	APY .150%
12 month certificate	.25%	APY .250%
24 month certificate	.40%	APY .401%
48 month certificate	1.00%	APY 1.005%

\$10,000.00 or more deposit

6 month certificate	.35%	APY .351%
12 month certificate	.40%	APY .401%
24 month certificate	.60%	APY .602%
48 month certificate	1.10%	APY 1.106%

Regular Savings

.10% APY .10%

Checking Accounts

.015% APY .015%

IRA Accounts

.75% APY .753%

Money Market

Minimum balance	\$2,500	.10%	.100% APY
Minimum balance	\$10,000	.15%	.150% APY
Minimum balance	\$25,000	.20%	.200% APY