



McPherson Co-Op Credit Union

PO Box 904 McPherson, KS 67460 620-241-9308

TELLER FAX 620-504-5152 - LOAN FAX 620-241-9396

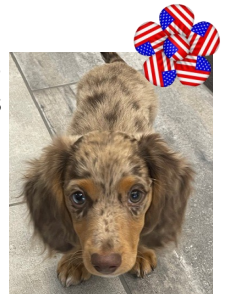
mccu@mcphersoncu.com

July 2024

The Dog Days of Summer was the theme for this year's youth week celebration! There were 93 total deposits totaling \$6224.73. There were eight new accounts opened! Kids were invited to the credit union to open their own accounts, have fun, make deposits and pick out prizes. We had dog gifts, cat gifts, 'other pet' gifts and 'build a pet' gifts!

Prize winners included Avonlea Swinney, "The Cat's Meow;" Kate Morrison, "Red Fish Blue Fish;" Palmer Schulz, "In The Doghouse;" Lucy Bohme, "Build-a-Pet;" Carter Diederich, "Build-a-Pet II." The out of town winner was Ryan Divelbess; Farrah Thul was the sidewalk chalk contest winner.

If you have kids or grandkids, make sure they are members of the Safari Club. They can open an account for as little as \$5. There are no service fees or charges and we can also set up payroll deposits!



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Your Savings
Federally Insured to
\$250,000

NCUA

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



Live Your Summer Dreams

Whether you've been dreaming of building sandcastles at the beach or discovering new places, CUMONEY® Visa® reloadable prepaid cards help make your summer plans run smoothly.

- Fast, easy access to funds
- Manage your virtual or plastic CUMONEY Card anytime with the mobile app
- Compatible with mobile wallets (Apple Pay, Google Pay & more!)



Ask us today about PLASTIC or VIRTUAL CUMONEY Visa reloadable prepaid cards!



Stop in to say hi to our newest staff member Grace Crandall. She joined our staff as a part-time teller in April. Grace grew up in Wichita, where she worked for her family business throughout high school. She graduated in 2021 then moved to McPherson in 2022 where she nannied for the summer. She loved McPherson so much she stayed and worked odd jobs until she found her way to MCCU! Grace enjoys reading her Bible, spending time with her friends and her big family. She also loves being outside, playing volleyball, working out and baking. She also loves people and putting a smile on their face!



The Supervisory Committee is conducting their audit this month. This audit is conducted every two years. If there are any discrepancies with your statement, please send inquiries to the Supervisory Committee, MCCU, PO Box 194, McPherson KS 67460.

Fun and Interesting Facts About Dogs and Cats

If you think cats spend a lot of their lives sleeping, you'd be right. Cats actually spend 70% of their lives sleeping, which works out to around 13-16 hours a day.

Domestic cats are usually considered to be quite small and dainty creatures. The record for the longest cat ever is 48.5 inches— the tallest cat measured 19.05 inches!

Do you ever catch your dog staring at you? This might be because they want treats, want to go play, or they could be reading your emotions! Researchers have found that dogs are the only animal that can sense our emotions from a single glance.

Have you ever noticed that cats walk like camels and giraffes? Their walking sequence is both right feet first, followed by both left feet. They move half of their body forward at once. Camels and giraffes are the only other animals to walk this way.

Tail wagging is one of the best methods of communication between you and your dog. When a dog wags their tail, it can mean they're excited, but it can also have lesser-known meanings. While some wags are associated with excitement, others can mean fear, aggression or insecurity. Other feelings may include agitation, negotiation, curiosity, friendliness and happiness depending on the position and speed of the tail wag.

If you've watched your cat running around the living room you know that cats are pretty quick. You won't believe this fun cat fact. They can hit speeds of around 30 mph which is so fast that they could beat Usain Bolt in a 200-meter dash!

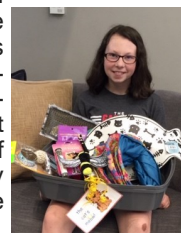
Cats put their best foot forward. Some cats can have a dominant front paw. There have been a few studies to show that females favor their right paw and males tend to favor their left.

Cats have a total of 32 muscles in each of their ears alone! This allows them to swivel their ears to hone in on an exact noise. All these muscles help cats rotate their ears 180 degrees.

It's no secret that canines are expert sniffers. The reason a dog's sense of smell is 10,000-100,000 stronger than humans is because they have over 300 million olfactory receptors in their nose. A Bloodhound's sense of smell is so strong that it can be used as evidence in a court of law.

Cats are musical creatures! Much like birds, cats make many different noises. Cats can make up to 100 sounds, whereas dogs only make 10.

Canines can sweat through their paws. Have you ever given your dog a high five and noticed the bottom of their paw was slightly moist? This is totally normal. Unlike humans who have sweat glands covering most of our body, the majority of dogs' sweat glands are located in their paws.



Save the Date!

Credit Union Day

Friday, October 18

Watch for your invitation in the mail!

Certificate Rates July 2024

Less than \$10,00.00 deposit

6 month certificate	.80%	APY .803%
12 month certificate	.90%	APY .904%
24 month certificate	1.00%	APY 1.005%
48 month certificate	.85%	APY .853%

\$10,000.00 or more deposit

6 month certificate	1.50%	APY 1.510%
12 month certificate	1.75%	APY 1.764%
24 month certificate	1.85%	APY 1.866%
48 month certificate	1.50%	APY 1.510%

7 MO CD Special 4.95% new money only—minimum \$1000

9 MO CD Special 2.00% new money only—minimum \$5000

18 MO CD Special 3.70% new money only—minimum \$5000

Savings Accounts

.25% APY .250%

Checking Accounts

.10% APY .100%

Christmas Club

.25% APY .250%

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	.75%	APY .753%
Minimum balance	\$10,000	.85%	APY .853%
Minimum balance	\$25,000	.95%	APY .954%