



# MCCU

McPherson Co-Op Credit Union

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January 2025

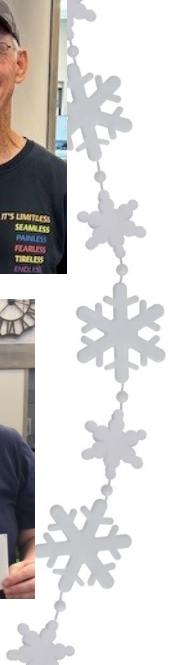
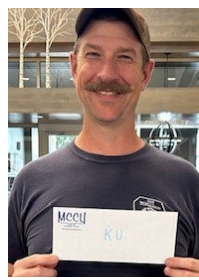
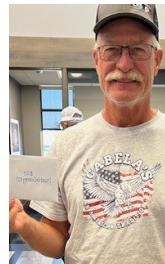
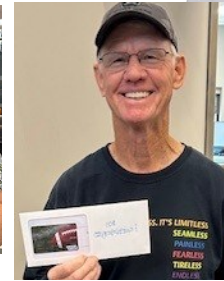
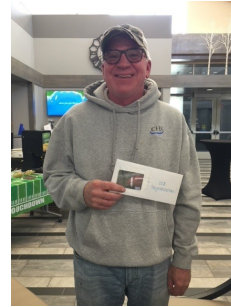


**I**nternational Credit Union Day was celebrated in October with hot dogs, nachos and cheese, candy, donuts and prizes! Credit unions in over 100 countries celebrated by banding together and showing appreciation to their members. Credit unions exist to serve you, not to increase the bottom line. \$50 gift card winners included: Brad Potter, Debra Johnson, Mike Thompson, Russ Dick, Tanner Peterson, Harold Curl and Janelle Parton. Tailgate accessory package, Brenda Gant; KU football tickets, Justin Ekeland; K-State football tickets, Sharla



Rempe. Our Safari Kids celebrated with decorating pumpkins and winning prizes! Winners included: Case and Lane Bacon, Charley Duerksen, Molly Soeken, Viktor Kretzer, Layton Kliewer and Max Strutt. Thanks for coming out to celebrate with us— MCCU has been here for you since 1946!

**Holiday Closings**  
Martin Luther King Day  
Monday, January 20, 2025  
Presidents Day  
Monday, February 17, 2025



**Board of Directors**

- Bob Deister
- Jim Bontrager
- Audrey Miller
- Clint Janzen
- Travis Sears

**Supervisory Committee**

- Linda Smith
- Pat Mead
- Eileen Johnson

**Credit Committee**

- Brenda Kliewer
- Beth McVicker
- Megan Crown

**Staff**

- Brenda Kliewer - President/CEO
- Jaycie Rue—Vice President
- Beth McVicker - Loan Officer
- Megan Crown—Loan Officer
- Courtney Estes—Mortgage Loan Officer
- Becky Tatro—Teller
- Lisa Goering - Member Service
- Jerri Kaufman - Drive-up Teller
- Brenda Shober—Item Processor
- Grace Crandall—Teller
- Alaina Polston—Member Engagement Specialist



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



## Certificate Rates January 2025

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 4.45% — minimum \$1000**

**9 MO CD Special 2.00% — minimum \$5000**

**18 MO CD Special 3.70% — 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%



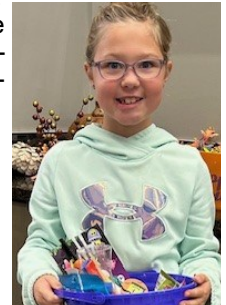
## What are New Year's resolutions?

New Year's resolutions are the determinations that we set ceremoniously at the beginning of every year. The New Year traditionally represents a fresh start, giving each person the opportunity to leave old habits behind and redetermine how we want things to go moving forward.

Do something differently, do something better, do something to keep your new year's resolutions! What if instead of the unattainable, pressure-filled resolutions, you opted for some attainable goals that don't make you question your worth? Here are some ideas!

Try new foods— make it a goal to get adventurous with your meals. Read more good news— balance your daily media diet with real, good news. Find a cause you care about— and really care about it! If you find a cause you are passionate about, you will have a bit more energy to spare for volunteering and organizing. Move your body (in a fun way). If you're a runner or cyclist already, great—you've got this taken care of. But if exercising feels like a chore, find some movement that doesn't take your dog for a walk. Perform a random act of kindness every day— no matter how big or small, challenge yourself to fit a new random act of kindness into your day all year long. Pick up a new hobby— Knitting? Beekeeping? Baking? Rock climbing? Read or listen to more books— make your reading goal small and attainable and pick books that you'll be excited to read.

Declutter your space— you deserve to have a space that serves you!



Merry Christmas and Happy New Year from the staff at MCCU!! Beth, Grace, Alaina, Brenda K, Courtney, Brenda S, Lisa, Megan, Jerri and Jaycie.

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