



McPherson Co-Op Credit Union

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

FAX 620-241-9396 mccu@ncra.coop

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

April 2014

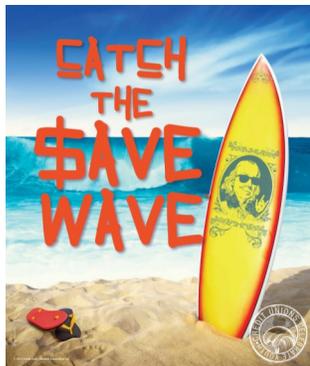
CATCH THE \$AVE WAVE

Visit MCCU the week of April 14-18 and help us celebrate National Credit Union Youth Week! Whether our young members are saving for a new phone, iPod, a car or even for college, we're here to help. That's because we're here for our members and we care about youth and their dreams.

It's the perfect opportunity for you to start a lifelong savings habit. Stop by our lobby to open a share account or make a deposit. Every time you make a deposit, you may pick out a gift! Sign up for grand prizes which will be given away Friday, April 18.

Last year, more than 117,000 young members deposited \$25.2 million into their savings accounts during this national event with 6,173 of those being new accounts!

By starting our youth on the right path—setting goals and saving to reach them—the National Youth Saving Challenge helps MCCU build strong, long-term relationships with our youth and their families.



McPherson Co-Op Credit Union's Annual Meeting was held March 16 at the Opera House. After a short business meeting, prizes were handed out. Winners included:

John Buehrle—a gift card and tickets to a show at the Opera House; Karyl Decker—shredder; Myron Hoover—\$100 bill. Kid's winners included Brady McWilliams— one year membership at Rolling Hills Zoo; Mason O'Brien—McPherson Water Park season pass; Addison Fleet— (Dan Jennings' granddaughter) one year membership at Sedgwick County Zoo. Almost 300 guests enjoyed pop and popcorn and a great program by Lynn Trefzger, comedienne and ventriloquist. Everyone enjoyed her humor and menagerie of friends and animals and members of the audience had a big part in her program!



Did you know?

- Our fees are significantly lower than a bank.
- We offer Mobile Banking and Remote Deposit Capture for FREE.
- Getting a vehicle loan? We'll run a CARFAX and NADA for you.... And it's FREE!
- We sell VISA gift and travel cards.
- We do 30 year mortgage loans.
- We offer electronic statements. Go paperless!
- MCCU has over 3000 members.
- Retirees' families may join at any time, even after retirement.
- Member of the nationwide Cooperative ATM Network.
- Our fraud specialists cannot reach you if we have an outdated phone number!
- Employees' parents are eligible to join the credit union.
- Employees' spouses may have their own account.
- Accounts are NCUA insured up to \$250,000.00.
- Minimum deposit for youth 12 and under is only \$5.00.
- Students under 25 may purchase a CD with a minimum of \$500.00.
- Free bill pay from your checking account. No fee for inactivity.
- We have an ATM with no fee on our debit cards.
- MCCU is not owned by NCRA, but serves only NCRA employees and their families.
- Free notary and fax service.
- You are not required to close your account if your spouse dies or you get divorced.
- Our website is available 24/7.
- We rent the basement facility, with a full kitchen, for \$5.00 an hour to our members.
- Get a savings or CD secured loan for a substantially lower rate.
- You do not have to be a Kansas resident to have an account.



Interest bearing news.....

Are you graduating from high school, college or trade school? McPherson Co-Op Credit Union would like to congratulate you! Stop by the credit union, 1999 S Main, McPherson, for our gift to you. Watch your mail for details!

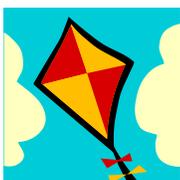
Do you have graduates to buy for? Stop in and purchase a 'graduate' gift card. They can be for any amount from \$10 to \$500. If they are lost or stolen, the unused dollar portion can be replaced. Gift cards are safe for on-line shopping, safe for sending in the mail, and can be used for just about everything!

Beware Of Fake Mobile Phone Apps

Millions of people use their smart phones to download apps like games, music and shopping apps. We also let our children use some of these apps. Be mindful of what your children are downloading. Criminals use fake game apps to capture passwords or infect cell phones with spyware.

Tips for protecting yourself from fake mobile phone apps:

- Don't let children use your mobile device unsupervised.
- Set up password permissions on your phone and your child's phone to prevent them from downloading applications without your knowledge.
- Download cell phone apps only from trusted, reliable sources like Apple's App Store and the Android website.
- Don't click on links within e-mail messages. They frequently direct your browser to fake websites designed to fool you into downloading apps or keying in confidential information.
- Don't give out passwords over the phone, especially if you did not initiate the call.



Board of Directors

Doug Kretzer
Travis Doile
Pam Shoemaker
Bob Deister
Jim Bontrager

Supervisory Committee

Jill Kruse
Vicky Kline
Linda Smith

Credit Committee

Brenda Kliewer
Beth McVicker
Pat Mead

Staff

Brenda Kliewer - Manager
Marilyn Friesen - Assistant Manager
Beth McVicker - Loan Officer
Pat Mead - Loan Officer
MaryAnn Cram - Loan Officer
Lisa Goering - Member Service Rep.
Jerri Kaufman - Teller
Becky Tatro - Teller

MCCU Holiday Closings

May Day, May 9

Memorial Day, May 26

Four Letter Words To Help You Manage Credit Card Debt

As of August 2013, Americans are \$11.15 trillion in debt. Of that, \$853 billion is in credit cards alone, an increase of 14% over last year. How can you keep credit card debt from rising? These four-letter words can keep your credit card debt under control.

MORE—Drastically reduce the time and money it takes to pay off a credit card balance by paying just \$20 more on your monthly credit card bill. If you owe \$3,300 on a credit card at a 14.96% interest rate, it will take almost 20 YEARS to pay off the debt if you only pay the minimum balance (and will cost you \$7,600). By paying \$20 more than the minimum amount, you pay off that card in four and a half years, plus you'll have about \$3,000 in interest fees.

HIGH—Got a card with a high interest rate? Pay off that card first, even if other credit cards have larger debt. And, if you can, double, triple of quadruple that minimum payment.

PAID—Have a card with a small balance that can be paid off easily? Pay it off. It can get the ball rolling and encourage you to pay off all your credit cards.

TIME—Make your payments on time. A late payment could result in a fee, and could increase your interest rate on that card.

BILL—Review your credit card bill regularly for unnecessary fees.

Your Savings Federally Insured To \$250,000

NCUA

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

Certificate Rates

April 2014



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