



MCCU

MCPHERSON CO-OP CREDIT UNION

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Audio Response 1-877-550-5719; 241-9392 On-Line banking: www.mcphersoncoopcu.com



An important message from MCCU concerning the Target data compromise

Target Corporation released that data from about 40 million credit and debit cards might have been stolen between November 17 and December 15. Anyone who shopped at Target might be at risk.

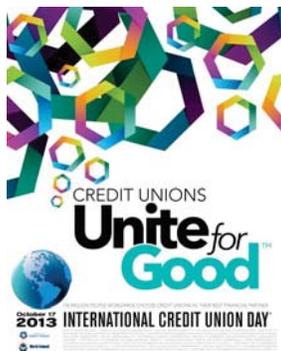
We have received a list of our members who used their debit cards in that time period from VISA. The compromised cards will be closed and new cards issued.

If you used a Target REDcard that is connected to your MCCU account, please monitor your account. Information that Target has provided to their guests directs them to contact Target if they see something that appears fraudulent pertaining to the REDcard. The REDcard itself holds a customer service number that directs the card holder to Target for questions. If you notice activity that might be suspicious, contact Target immediately.

Target also issued a statement to be wary of phishing scams that have developed. The phony emails have a mock replica of the Target logo and direct victims to a website that asks them to input personal information. Target is not asking for any information online and has said it would put any official communications on its website.

International Credit Union Day was celebrated in October with our annual tailgate party. Once again, we had a full house! Thanks to all who came out to celebrate with us.

MCCU has been here for you since 1946 and we want to continue to serve you with great service, a safe place to save money and affordable loans.



Prize winners included Doug Kretzer, John Ratzlaff, Katie Broadus, Jill Mead, Jean Railsback, and Kevin Leffler. Grand prize winner was RA Howard. He won tickets to the KSU/OU football game!

We sincerely hope everyone had a wonderful Christmas and we wish you the best in the new year too!



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

Certificate Rates

January 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

.05% APY .050%

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

INVESTIGATE BEFORE YOU INVEST

Investing your money can be complicated. Should you buy stocks? Place it in mutual funds? Do you want to open a traditional IRA or Roth IRA? What's the difference between them all?

Here are definitions of a few popular types of investments:

Traditional IRA: a personal savings plan that gives tax advantages for savings for retirement. Investments may include a variety of securities. Contributions may be tax-deductible; earnings are not taxed until distributed.

Roth IRA: a personal savings plan where earnings that remain in the account are not taxed. Investments may include a variety of securities. Contributions are not tax-deductible.

Money Market Funds: mutual funds that invest in short-term bonds. Usually pays better interest rates than a savings account but not as much as a certificate of deposit.

Stocks: represent a share of a company. As the company's value rises or falls, so does the value of the stock.

Mutual funds: invest in a variety of securities, which may include stocks, bonds, and/or money market securities. Cost and objectives vary.



Interest bearing news.....

Stop by to say hi to our new teller Becky Tatro! She joined our staff in November. Becky and her husband Bob have lived in McPherson for more than 30 years. They have three daughters and five grandchildren with one on the way! Becky enjoys their cabin at the lake, boating and riding with her husband on his Harley. Come in and get acquainted!

If your debit card is lost or stolen, please report it immediately! Call the credit union, 620-241-9308 or the fraud department, 800-528-2273. If your card is lost or stolen, it can still be used without a PIN. This 800 number is also available on our after hours voice mail.

Kids won prizes at our tailgate party too!
Winners included Judah and Alexis Ekeland,
Cara Hubenett and Rylen Harold.



Your Savings Federally Insured To \$250,000

NCUA

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

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

Beck Tatro - Teller