



McPherson Co-Op Credit Union

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

July 2014

Three Great New Services From MCCU!

We Have an APP For That!

MCCU is now offering a mobile banking app! You can have access to your accounts at anytime and anywhere with your mobile phone or tablet. Download the app for Apple or

Android devices from our website,

DOWNLOAD OUR APP TODAY!

mcpersoncoopcu.com or search for McPherson Co-Op Credit Union in your app store and look for our blue logo.

You can check balances, review transaction history, make payments and transfer funds between eligible accounts— all from your smart phone or tablet.



It's Here! Tap-Snap-Deposit

Remote Deposit Capture is a service which allows our members to scan checks and transmit the scanned images to us from our mobile app. Checks you receive can be scanned to create a digital deposit. This digital deposit is then transmitted and can be posted (over an encrypted internet connection) to any of your available accounts.

Simply pick the suffix where you want your check deposited and follow instructions. You will be asked to take a picture of the front and back of the check (on a dark surface).

**TAP.
SNAP.
DEPOSIT.**

Make sure you endorse the check with your signature and "for RDC only." An amount under \$200 will not require a hold. However, an amount over \$200 may require a 3-day hold.

It's that simple! Give us a call today and we'll get you set up subject to approval.

MCCU Now Belongs to The CO-OP ATM Network!

This network was created by credit unions that have joined forces to give their members financial convenience. This means, when your credit union belongs to the CO-OP ATM Network, you can use nearly 30,000 ATM locations nationwide—and save money, because they're all surcharge free.

CO-OP also offers ATMs at a variety of places you may commonly shop, including select Costco®, Walgreens and 7-Eleven® locations. Most college campuses also offer the CO-OP or are working to implement it.

It's easy to find the nearest location. In addition to this website, CO-OP locator tools include smart-phone apps, text, and a toll-free number. And again, all this convenience comes with no surcharge fees from either network. It's one more way credit union membership helps keep more money in your pocket.



Go to co-opatm.org or look for this symbol for credit unions who share the ATM Network!

Sign up for e-statements!

Keeping your account statements out of the mail and banking entirely online can reduce your chances of becoming a victim of identity theft.

Give us a call to sign-up and we'll give you \$5!

Your Savings Federally Insured To \$250,000

NCUA

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





Our kids were busy during Youth Week 2014 catching the save wave! They brought in a total of \$5272.11 – that included 15 new accounts and 113 deposits.

At MCCU we encourage all youth to save with us. Kids ages 0 through 12 can belong to our Safari Club. Anytime they make a deposit, they are eligible for a free gift and may have their name entered in a monthly drawing.

Winners for the week included Steven Fellers, tricycle; Aspyn Stos, Aqua Park; Jared Meeks, fishing equipment; Logan Hayes, telescope; Jacob Lackey, tent and sleeping bags; Ryan Christian, out of town gift card; Riley Hett, teenagers' challenge gift card.

McPherson Co-Op Credit Union is for members, by members, and we want our sensational youth to be prepared for the future!



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

Interest bearing news...

MCCU will be closed until 8:30 a.m. on the third Wednesday of each month for our monthly staff meeting. For your convenience, please use our night drop, atm, website or our new phone app!

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 call one of the Supervisory Committee members: Jill Kruse, Vicky Kline or Linda Smith at 620-241-2340, or write to Jill Kruse at Jayhawk Pipeline, 2000 S Main, McPherson, KS 67460.

Included in your statement this month is a Privacy Notice disclosure. McPherson Co-Op Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members.

Certificate Rates

July 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

