



McPherson Co-Op Credit Union
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Celebrate International Credit Union Day!

On October 16, 2014, (we're celebrating the day on Friday, October 17) credit unions around the world will celebrate International Credit Union Day®. That's 200+ million people ... from 56,000 credit unions ... in 101 countries joining together to celebrate their cooperative spirit.

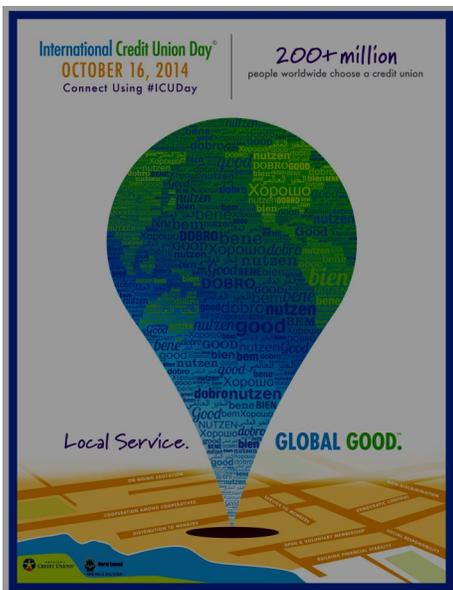
Globally, this cooperative spirit has led to life-changing opportunities in the form of small business start-ups, home ownership, and education. In some countries, members encounter their first taste of democratic decision-making through their member-owned credit unions.

This year, credit unions have been present during the most tumultuous moments around the world. Throughout the crisis in Ukraine, credit union volunteers were among the protesters in Kiev and are now attempting to maintain financial stability for their members. With the help of the World Council of Credit Unions, which is supported by credit unions in the U.S., Ukrainian credit unions are working on ways to ensure loans can be made to those who need them, and uphold the confidence of their members.

On the other side of the globe, credit unions in the Philippines are dealing with the devastation left after the recent typhoon. With the help of credit union organizations around the world, they are now rebuilding and renovating affected branches to better fit members' needs. After such destruction, these Filipino credit unions are helping people get back on their feet. And credit unions worldwide are providing the basis for development while serving local communities, with an unwavering belief in the "people helping people" philosophy upon which we were built.

Locally, as a member of McPherson Co-Op Credit Union, you and your financial stability are our top priorities. Globally, you're part of a much bigger movement—the credit union movement—working towards global good each and every day. That's definitely something to celebrate!

Join us Friday, October 17, for our annual tail gate party where we'll have food, fun, giveaways and hourly drawings. The grand prize includes two tickets to the KC Chiefs/Denver Broncos game, in Kansas City, November 30. Watch for your invitation in the mail!



Holiday Closings

Columbus Day: Monday, October 13

Veterans Day: Tuesday, November 11

Thanksgiving: Thursday & Friday,
November 27 & 28

Christmas: Thursday & Friday, December 25 & 26

New Year's Eve: Wednesday, December 31
-close at 1 p.m.



Your Savings Federally Insured
 To \$250,000

NCUA

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

Debit Card Information Regarding Data Breaches

If your debit card was used at a merchant that might have been exposed to a compromise, Visa will inform us of the potential risk. The specific merchant may or may not be identified and the time frame is estimated. As a precaution we will issue replacement debit cards at no charge. They will usually be mailed to the credit union, however you will receive a PIN in the mail. When you have established your new card we will block and destroy your debit card in question. We apologize for the inconvenience, but as always, protecting your debit card, checking account and personal information is our top priority.

Our fraud detection program is also monitoring your card for transactions that are outside your normal purchasing patterns, unusual timeframes and geographical location, or purchase patterns that are consistent with previously identified fraud trends. Getting in touch with you quickly is critical to stopping any potential card fraud. With our Card Alert Notification service you will with receive a phone call or text message asking you to confirm if a suspicious transaction was authorized by you. In the text message you will be asked to reply yes if you authorized the transaction or no if you have not authorized the transaction. You will then be contacted immediately by a fraud specialist to protect your account. Please answer this important call.

If you're planning on paying with a debt card, sign for your purchase instead of typing in your personal identification number. You can do this by asking the cashier to process the card as a credit or select credit on the display. Not entering your PIN will reduce the chances of a hacker gaining that information.

Beware of email scammers. After big data breaches are exposed, and get a lot of media attention, scammers come out of the woodwork looking to steal personal information. Some emails may mention the merchant or offer free credit monitoring, but you should never click on the links. Many are fake sites that try to steal information or passwords. Avoid these entirely. If an email looks credible, go to the merchant's site directly instead of clicking on links.

Monitor your accounts, statements and credit card statements repeatedly for any unauthorized charges. Keep an eye out for smaller charges. Thieves will charge smaller amounts to test to see if you notice and then charge a larger amount later. If you would like to check your accounts online, call us and we can set you up for that.

Check your credit report for any accounts that crooks may have opened in your name.

Credit reports are available for free, from each of the three national credit reporting agencies –Equifax, Experian and TransUnion every 12 months from AnnualCreditReport.com or call 1-877-322-8228.

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.



<p>Board of Directors Doug Kretzer Travis Doile Pam Shoemaker Bob Deister Jim Bontrager</p> <p>Supervisory Committee Jill Kruse Vicky Kline Linda Smith</p> <p>Credit Committee Brenda Kliewer Beth McVicker Pat Mead</p> <p>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</p>
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Certificate Rates October 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



The Holidays Are Coming!

Christmas Club accounts will be available November 1. The balance will be transferred into your savings account. Remember to start saving for next year!

Visa gift cards in holiday designs make the perfect gift. They are safe to send in the mail and can be used at millions of Visa merchants worldwide.

Christmas cash always makes a great gift! We have new bills as well as gift envelopes in several holiday designs.