



## McPherson Co-Op Credit Union

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## CREDIT UNIONS ARE 100 MILLION MEMBERS STRONG!

One in every three Americans is a credit union member, just like you. That equates to 100 million members strong!

More and more consumers are fed up with other financial institutions, and are turning to credit unions as a trusted organization that places their interests above all else. A credit union does just that...returning financial benefits to consumer members in the forms of lower rates on loans, higher returns on savings, and lower and fewer fees.

In fact, a Kansas credit union member can save \$30,000 during their lifetime simply by using a credit union. Last year, Kansas credit unions provided \$53 million in direct financial benefits to the state's 646,000 members.

Consider that you could save more than \$280 per year in interest by financing your new car at a credit union compared to a bank. Or that a McPherson Co-Op Credit Union credit card late fee is nearly \$10 lower than a traditional bank fee.

It's because of credit union's structure as not-for-profit, democratically led and cooperatively owned financial institutions, that allow them to focus on returning financial benefits to members.



Your Savings Federally Insured  
To \$250,000

**NCUA**

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

International Credit Union Day was celebrated in October with our annual tailgate party. We served almost 300 hot dogs, 32 dozen cookies, seven dozen doughnuts and 192 cans of pop! It was a great day to show our appreciation to our members. We want to continue to serve you with great service, a safe place to save money and affordable loans.

Prize winners include, Penny Hill, Ellen Gilbert, Phil Larson, Delmar Unruh, Pam Shoemaker, Taci Slyter, Lori Vontz, Troy Evans, Tami Wilson, Mitch Luttig, Derek Oliver and Gary Ediger. Grand prize winner was Josh Tittel, who won tickets to the KC Chiefs/Denver Broncos football game. Winners of kid's prizes include Carter Boesker, Chase Wescott, Kail Stockham, Ella Schmid and Max Siebert!

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



We sincerely hope everyone had a wonderful Christmas and we wish you the best in the new year too! —MaryAnn, Becky, Beth, Lisa, Marilyn, Jerri, Pat and Brenda

## DON'T BE A DATA BREACH VICTIM

Between Target, Goodwill Industries, Home Depot and more, data breaches have compromised millions of consumer's personal information. You can't stop shopping, so what can you do?

The Better Business Bureau offers these tips:

**It's not your fault.** If you used a credit card, you are not responsible for fraudulent charges.

**Monitor.** Check your card account immediately and monitor. And by immediately, we mean online. If you see charges that you didn't make, call your credit card issuer pronto! And request a new card.

If your debit card was compromised, be aware that debit cards do not carry the same financial protection as credit cards. Call your financial institution immediately and block your card. Because debit cards are tied directly to your checking account, hackers can drain your account fast.

**Be wary of scammers and phishing attacks.** Do not click on links you receive in emails or social networks or give personal information over the phone. Many times, hackers gather credit card information, email and home addresses and phone numbers. Then they can send you a fake email or call you. And these emails and phone calls can trick you into giving out personal information.

**Visit the retailer's website.** Most will have information about the breach, and what you can do. Both Target and Home Depot offered free credit monitoring for affected consumers.

**Put an alert on your credit report.** Another smart idea is to put an alert on your credit report with the three credit bureaus. This means no one can access your credit report or take out new loans, including you. Be sure and lift the freeze if you need access to your report.

**Passwords.** Use strong passwords and change your online banking password and email account password for sure. Better yet, change all the sites which you use your email address to log in.

### Board of Directors

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Travis Doile

Pam Shoemaker

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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...

Look for important tax information included at the bottom or on the back of your December statement. This includes form 1099-interest income and form 1098-mortgage interest paid.

**MCCU debit cards** have a new look!

New cards issued in November include our new logo, and also the symbol for the CO-OP ATM Network is on the back. We now belong to

the CO-OP ATM Network, which means that wherever you see this symbol, you will not be

charged a fee to use the ATM. There are nearly 30,000 ATM locations nationwide! Go to [co-opatm.org](http://co-opatm.org) or look for the symbol.



**Download our app today!** You can check balances, review transaction history, make payments and transfer funds between eligible accounts—all from your smart phone or tablet. Download the app for Apple or Android devices from our website, [mcpersoncoopcu.com](http://mcpersoncoopcu.com) or search for McPherson Co-Op Credit Union in your app store and look for our blue logo.



## Certificate Rates January 2015

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