



**People Helping People**

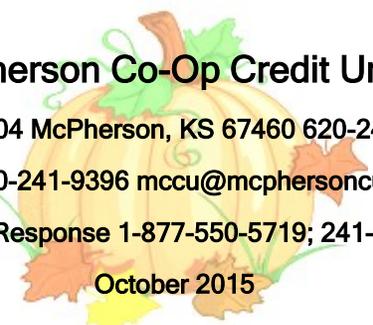
**McPherson Co-Op Credit Union**

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October 2015



On October 15, 2015, (we're celebrating Friday, October 16) credit unions around the world will celebrate International Credit Union Day. Since 1948, on the third Thursday of every October, credit unions have celebrated a simple but radical idea—that by working together, people can improve their financial well-being. "People Helping People," this year's ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning.

In 1850s Germany, a group of weary workers formed the world's first credit union. Suffering through an economic downturn and tired of loan sharks exploiting them, they banded together to provide affordable credit to each other. Not-for-profit and governed by and for the people who created them, credit unions not only gave working-class people a way to break a cycle of debt that had bled them of any financial gains. It showed them, for the first time, a path to prosperity.

It's no wonder then that when economic times are hard, credit unions flourish. Credit union membership swelled during the Great Depression and again during the recent Great Recession. Today, there are more than 200 million credit union members worldwide—100 million of them in the United States.

The World Council of Credit Unions, supported by credit unions in the U.S., works to develop credit unions around the world because they believe that every person deserves access to affordable, reliable financial services. In many countries, credit unions offer people their first true taste of democracy.

"Credit unions must do their part. We must share our knowledge, our experience, and our dreams," World Council Board Chairman Grzegorz Bierecki said earlier this year. "It is the duty of free people to support freedom."



A credit union is literally people helping people. This is why we celebrate ICU Day at McPherson Co-Op Credit Union! This simple idea empowers people, wherever they are in the world or life, to take control of their own financial future.

Join us as we celebrate ICU day for our annual tail gate party where we'll have food, fun, giveaways and hourly drawings! The grand prize includes two tickets to the K-State vs OU football game, Saturday, October 17.

Your Savings Federally Insured To \$250,000  
**NCUA**  
National Credit Union Administration,  
a U.S. Government Agency

Please Join  
MCPHERSON CO-OP CREDIT UNION  
FRIDAY, OCTOBER 16, 9am - 4pm  
To Celebrate International Credit Union Day

**TAILGATE PARTY**  
FOOD - GIVEAWAYS - HOURLY DRAWINGS

*Grand Prize:*  
TICKETS TO K-STATE VS. O.U. OCTOBER 17  
AND A \$300 VISA TRAVEL CARD

MCCU PEOPLE HELPING PEOPLE

### Coming Soon—EMV Cards

Coming soon will be new EMV cards—complete with a computer chip—which are difficult to counterfeit and with less risk of fraud. The chip supplies a critical number that changes with every transaction. Security is just one reason to switch from a magnetic strip card to an EMV chip card. EMV stands for Europay, MasterCard and Visa and is recognized worldwide.

Merchants and financial institutions will be using this new technology in the near future. Instead of sliding your card when paying for a transaction, you will insert the card into a terminal slot and wait for it to process. The new card will be a greater protection against fraud!

Our credit & debit cards are scheduled to be replaced with the new chip card in the near future.

### The Holidays Are Coming!

Christmas Club accounts will be transferred to your savings account on November 2. Remember to start saving for next year!

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

Christmas cash is great too! We will have new bills as well as gift envelopes in several holiday designs.



## Certificate Rates October 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

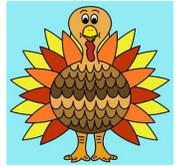
Minimum balance	\$2,500	.10%	.100% APY
Minimum balance	\$10,000	.15%	.150% APY
Minimum balance	\$25,000	.20%	200% APY

## Protecting Your Debit Card

Protecting your Visa debit card from fraud requires 24/7/365 days a year monitoring. Our fraud detection programs monitor your card transactions for any suspicious activity. If potentially fraudulent transactions are taking place, we'll contact you immediately so that future fraudulent transactions can be avoided.

**What we monitor**—our card transactions are monitored for purchases outside your normal purchasing patterns, unusual timeframes and geographical locations, or purchase patterns that are consistent with previously identified fraud trends.

**How we contact you**—getting in touch with you quickly is critical to stopping any potential card fraud. 86% of Americans have a mobile device and this offers a convenient and free method to contact you fast. With our Card Alert Notification service, you will receive a text message asking you to confirm if a suspicious transaction was authorized by you.



**Receiving a text message**—the text message will arrive with a 5 digit code (33748) and contain our financial institution name, dollar amount of the transaction and merchant name.

-You will be asked to reply with "Yes" if you authorized the transaction. You will receive a confirming text message and can continue to use your card with confidence.

-A "No" reply means you have not authorized the transaction and your card will be blocked. You will receive a confirming text message and you will be contacted immediately by a fraud specialist to protect your account. Please answer this important call.

-Do not reply to the text message with any personal or confidential card information.

-If you would like to opt out of receiving these important messages by text, you may reply with STOP to indicate this preference.

**Help us protect you**—keep us up to date with your current mobile and home phone numbers and contact information.

Traveling the U.S. or to a foreign country for an extended period of time? Contact us prior to your departure and we'll make our monitoring more flexible during your travel or vacation time.



### Holiday Closings

Columbus Day: Monday,  
October 12  
Veterans Day: Wednesday,  
November 11  
Thanksgiving: Thursday & Friday,  
November 26 & 27  
Christmas: Thursday & Friday,  
December 24 & 25  
New Year's Eve: Thursday,  
December 31. close at 1 p.m.

### 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/Insur. Processor  
Becky Tatro - Loan Processor  
Brenda Shober—Teller

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top in to say hi to our new employee, Brenda Shober! She joined our staff last month. Brenda is a lifelong McPherson resident. Her husband is Rick, who is employed at Midwest Electric and Machine. She has a married daughter who lives in Manhattan and a step-daughter and two grandchildren who live in Pennsylvania. Brenda likes to read, walk and is on a bowling team. Come in and get acquainted!

