



MCCU is Here For You!

In light of the ever-changing COVID-19 situation, we want to let you know what services are always available!

We are open for business in our drive-through and our staff is always available. Most business can be conducted by phone and the use of our electronic services. This includes new accounts, consumer and mortgage loans. Don't forget about on-line banking using our mobile app and our new ATM.

If you're not set up to use our mobile app or remote deposit capture, please call 620-241-9308 to get set up today. It's easy and free!

Throughout our 74 years of service, our commitment remains to serve you!

Coronavirus Opens Doors to Scams

The Coronavirus (COVID-19) has been a windfall for fraudsters as they are launching Coronavirus-themed phishing attacks. The phishing emails, which contain an infected attachment or a link to a malicious website, are made to appear like they come from the CDC or the WHO.

The World Health Organization will: never ask for your username or password to access safety information; never email attachments you didn't ask for; never ask you to visit a link outside of www.who.int; never charge money to apply for a job, register for a conference or reserve a hotel; never conduct lotteries or offer prizes, grants, certificates or funding through email. The only call for donations WHO has issued is the COVID-19 Solidarity Response Fund. Any other appeal for funding or donations that appears to be from WHO is a scam.

There have also been reports of other Coronavirus-themed phishing campaigns aiming to spread malware including: phishing emails from medical experts offering advice near Wuhan, China where the Coronavirus started, and workplace policy-themed phishing emails about Coronavirus targeting an organization's employees. Emails may purport to come from the organization's HR department alerting employees of a new pandemic policy.

Be diligent about protecting yourself! Do not click on a link or attachment from an unknown or suspicious source; do not give sensitive information, such as username or passwords.

McPherson Co-Op Credit Union
 PO Box 904 McPherson, KS 67460 620-241-9308
 TELLER FAX 620-504-5152 - LOAN FAX 620-241-9396
 mccu@mcphersoncu.com
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MCCU Wants to Help Your Kids Find Money Magic!

Providing financial education embodies the Credit Union's Movement 'people-helping-people' philosophy. The theme for this year's Youth Week (hopefully taking place this summer) is "Money Magic. Share, Spend and Save at Your Credit Union." Together, we're encouraging our youngest members to learn common financial concepts. kids should understand: saving, spending, charitable giving, investing and budgeting.



If you have been wondering how to empower youth to save for their future, National Credit Union Youth Week is a great opportunity to teach them to save, learn about

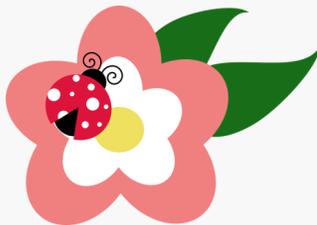
finances and establish credit! Join us as we focus on educating youth about financial health. This year's kid-friendly theme emphasizes the benefits of wise saving and spending. Our celebration is a great time to engage kids at MCCU to help them develop healthy money habits!

- Board of Directors**
- Bob Deister
- Jim Bontrager
- Pam Shoemaker
- Bryce Zerener
- Audrey Miller
- Supervisory Committee**
- Jill Kruse
- Linda Smith
- Aubrey Gallagher
- Credit Committee**
- Brenda Kliewer
- Beth McVicker
- Pat Mead
- MaryAnn Cram
- Staff**
- Brenda Kliewer - President/CEO
- Marilyn Friesen - Assistant Manager
- Beth McVicker - Loan Officer
- MaryAnn Cram - Loan Officer
- Courtney Estes - Mortgage Loan Officer
- Becky Tatro Loan Processor
- Pat Mead - Account Processor
- Lisa Goering - Member Service Rep.
- Jerri Kaufman - Teller
- Brenda Shober - Teller



Mobile Banking is expected to hit 3 billion users by 2021. For members, this increases convenience and efficiency. For hackers, the opportunities to steal confidential financial information are abundant! Hackers are targeting mobile phones and banking apps using malware and phishing schemes, and while security measures on smartphones are becoming more and more sophisticated, the criminals are relentless. Here are [10 reminders](#) for members to help protect their data when using mobile banking apps:

- 1. Use a Strong Password.** No matter how obvious, people still use extremely weak passwords. In fact, according to the NCSC's global breach analysis, 23.2 million of people who were hacked worldwide used the password "123456", and 3.6 million used the creative password "password." Yes, we all have a lot of user names and passwords to remember these days, but a simple step of creating a strong password can go a long way in data protection.
- 2. Never Use Public Wi-Fi.** The investment into an unlimited data plan will allow you to elect to use cellular data when not on home Wi-Fi. Public Wi-Fi leaves your data vulnerable to the public.
- 3. Use a Phone-Finding App.** Our phones are seemingly always on our bodies, but occasionally, they can be misplaced. Apps such as Find My iPhone are free and easy to setup.
- 4. Install an App that Erases the Contents of a Lost Phone.** The Apple kill switch - or activation lock - was a feature added to iOS 7 which lets users remotely lock and wipe their iPhones in the event that their phones are stolen or lost. To enable this feature you must first enable "Find my iPhone" (See #3). Android has similar apps.
- 5. Only Use Official Apps from the App Store.** On the subject of apps, be sure you are only downloading apps from the official app store for your smartphone.
- 6. Keep Your Apps Updated.** Many times, companies supply updates to their apps not to change or improve features, but to fix known security vulnerabilities. Turning on an auto-update feature if your phone allows it will make this step easy to put into practice.
- 7. Log Out After You Use Mobile Banking Software.** If a hacker manages to get into your phone, add the extra layer of protection and ensure you are not logged in to your mobile app.
- 8. Don't Save Passwords or Usernames in Your Browser.** This is probably the hardest one to implement, as it is very convenient to save user names and passwords for sites, and most browsers provide the option with a convenient pop-up window. But if your phone is stolen and hackers know where to look, it gives them free rein into your various accounts. Using an app such as LastPass is worthwhile.
- 9. Use Facial Recognition and Fingerprint Technology.** Don't bypass the new ultra-effective security features most phones offer.
- 10. Know what Phishing Looks Like.** Hackers are getting very creative! Be aware of the different types of phishing attacks so you can recognize it when (not if) it happens to you. Keeping in mind that there may always be someone lurking trying to find a way around mobile banking and app security measures, be vigilant about your behaviors to help yourself stay protected.



MCCU Youth Week

MCCU will tentatively celebrate Youth Week sometime this summer. Watch for announcements on Facebook and an invitation in the mail!

National Credit Union Youth Week serves to encourage kids to develop healthy saving habits by making savings fun and exciting. This is our opportunity to engage with our young members and show them we are here to help throughout their financial journey.



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

Certificate Rates		April 2020	
Less than \$10,000.00 deposit			
6 month certificate	.60%	APY	.602%
12 month certificate	.85%	APY	.853%
24 month certificate	1.00%	APY	1.005%
48 month certificate	1.60%	APY	1.612%
\$10,000.00 or more deposit			
6 month certificate	.85%	APY	.853%
12 month certificate	1.30%	APY	1.308%
24 month certificate	1.45%	APY	1.460%
48 month certificate	1.70%	APY	1.713%
Savings Accounts			
	.25%	APY	.250%
Checking Accounts			
	.10%	APY	.100%
Christmas Club			
	.25%	APY	.250%
IRA Accounts			
Up to \$49,999	1.300%	APY	1.308%
\$50,000 to \$99,999	1.750%	APY	1.764%
\$100,000 and above	2.000%	APY	2.018%
Traditional IRA 3-year Certificate	2.000%	APY	2.018%
Money Market			
Minimum balance	\$2,500	.50%	APY .501%
Minimum balance	\$10,000	.60%	APY .602%
Minimum balance	\$25,000	.75%	APY .753%