



McPherson Co-Op Credit Union

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April 2021



SAVE THE DATE!

MCCU Annual Meeting
—celebrating 75 years—



September 18, 2021 at the P&M Pumpkin Ranch

Watch for your invitation in the mail!

Each month we'll have a fun activity or special to celebrate our 75 years!

Check our website and social media for more information!



McPherson Co-Op Credit Union Youth Week

Promoting the Financial Health of Our Youngest Members

Providing financial education embodies the credit union philosophy 'people-helping-people.' The theme for this year's youth week is "Be a Credit Union Saver and Your Savings Will

Never Go Extinct." Together, we're encouraging our youngest members to open their own savings account, begin a habit of putting money into that account regularly, and learn how interest helps their account to grow.

At MCCU we encourage all kids age 0-12 to join the Safari Club. Anytime they make a deposit they are eligible for a free gift and may have their name entered into a monthly drawing.

Youth Week will be celebrated in June. Watch for your invitation to celebrate our youth. We encourage everyone to save, and our celebration emphasizes the benefits of saving— wise saving and spending! Join us for a week of prizes, drawings, snacks and fun!



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

MCCU will be closed
for All Schools Day
May 14, 2021

Board of Directors

Bob Deister

Jim Bontrager

Pam Shoemaker

Bryce Zerener

Audrey Miller

Supervisory Committee

Jill Kruse

Linda Smith

Aubrey Gallagher

Credit Committee

Brenda Kliever

Beth McVicker

Pat Mead

MaryAnn Cram

Staff

Brenda Kliever - President/CEO

Marilyn Friesen - Assistant Manager

Beth McVicker - Loan Officer

MaryAnn Cram - Loan Officer

Courtney Estes - Mortgage Loan Officer

Becky Tatro - Processor/Teller

Pat Mead - Account Processor

Lisa Goering - Member Service Rep.

Jerri Kaufman - Teller

Brenda Shober - Loan Processor

Jan Jagers - Loan Processor

How to Protect Yourself From Online Scammers

With 96% of Americans making at least one online purchase in their life (and 80% in the past month alone), scammers and fraudsters prey on unsuspecting online consumers. Here are some tips to keep you safe from getting scammed online.

Research. Research. Research. Before purchasing from an unfamiliar seller, including Amazon third-party sellers, search for the company or individual's name with keywords like "review," "complaint," or "scam." During these times, it's best practice to buy from companies you know and trust, and never buy anything from an unfamiliar email or phone call.

Don't click links or download attachments from unknown senders. When making an online purchase, don't click "pay now" links in emails that could direct consumers to fraudulent payment pages. Instead, search online for the company, find the item and reach the payment page from there. Or use a link you already have, from an invoice or other trusted source. Don't let scammers talk you into clicking links that could harm your computer or steal your personal data. Don't "enable content" or "download" anything from an unknown person or company.

Pay by credit card and keep a record of the transaction. Never wire money and don't send payments to people you don't know through payment apps. Your credit card offers fraud protection, likely the peer-to-peer (P2P) app you are using doesn't.

Stay alert to phishing email scams targeted to businesses or workers. The FBI has been alerted of an uptick in business email fraud situations. Be wary if an email appears to be from a legitimate person (your coworker or financial institution) but asks you to "send payment" to a different account or asks that an invoice be paid urgently "because of the coronavirus outbreak." Contact the person using a NEW email thread (do not reply to their email) or use the phone to call and verify if the person sent it. If they did not, delete the email and contact authorities.

If you fall for a scam. Immediately call the number on the back of your credit card. The less time a crook has with your financial information, the better.

Interest bearing news.....

\$\$\$\$\$—It will soon be graduation time again! Whether you are graduating from high school, college or trade school MCCU would like to congratulate you. Watch your mail for details!

\$\$\$\$\$—Ask us about the Visa TravelMoney Card! It is a prepaid travel card that is safe, secure and accepted at more than 22 million locations worldwide. It is reloadable and cancelable if lost or stolen. You may activate the card with a minimum of \$100 to \$5000.

If you have the Travel Card you'll want to download the free app to see your balance information! Download in the Apple & Google App stores— search under CUMONEY. You will need to create a new account with a username and password. You can also see merchant information for each transaction and transactions that are pending and completed!

\$\$\$\$\$— We need your cell phone number to protect your debit card! Our fraud detection programs monitor your card transactions 24 hours a day 365 days a year for any suspicious activity. If potentially fraudulent transactions are taking place, you will be contacted immediately—preferably a text to your cell phone. If you are not using your landline please let us know! It is very important that you keep us up-to-date with your contact information.

When you receive a text, simply respond "yes" if you authorized the transaction or a "no" reply means you have not authorized the transaction and your card will be blocked. We will contact you immediately concerning any potential purchases that might be fraudulent.

Certificate Rates April 1 2021

Less than \$10,000.00 deposit

6 month certificate	.20%	APY .200%
12 month certificate	.25%	APY .250%
24 month certificate	.30%	APY .300%
48 month certificate	.45%	APY .451%

\$10,000.00 or more deposit

6 month certificate	.40%	APY .401%
12 month certificate	.50%	APY .501%
24 month certificate	.60%	APY .602%
48 month certificate	.75%	APY .753%

Savings Accounts

.20% APY .200%

Checking Accounts

.05% APY .050%

Christmas Club

.20% APY .200%

IRA Accounts

Up to \$49,999	1.00%	APY 1.005%
\$50,000 to \$99,999	1.35%	APY 1.358%
\$100,000 and above	1.60%	APY 1.612%

Money Market

Minimum balance	\$2,500	.30%	APY .300%
Minimum balance	\$10,000	.35%	APY .351%
Minimum balance	\$25,000	.40%	APY .401%

