



McPherson Co-Op Credit Union

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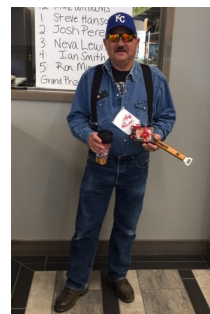
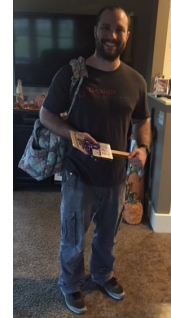
January 2019

International Credit Union Day

was celebrated in October with our annual tailgate party. Chili, cinnamon rolls, candy and drinks were served. Prizes included grilling accessories and were given out every hour. We celebrate you, our members and Credit Union Day every year to honor the history and achievements of the credit union movement. Thanks for celebrating with us!

MCCU has been here for you since 1946 and we want to continue to serve you with great service, a safe place to save money and affordable loans.

Prize winners included Ron Minns, Ian Smith, Neva Lewis, Josh Peres, Steve Hanson, Mike Williams and Arlene Sawatzky. Grand prize winner of the fire pit and accessories was Mary Johnson.



Happy New Year !

Beth, Jerri, Courtney, Brenda S., Marilyn,
MaryAnn, Pat, Becky, Brenda K., Lisa

Holiday Closing: Martin Luther King Day—Monday, January 21

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

**18 Month CD
Special**

2.10%

2.120% APY
good thru March 30, 2019

Be Aware of Phishing Scams as Tax Season Approaches

The 2019 tax season is quickly approaching and fraudsters are at the top of their game. While tax return and fraudulent payment scams can affect taxpayers year-round, this time of year may pose increased vulnerability. In fact, the IRS has reported a 60 percent increase in phishing emails attempting to steal taxpayer funds or tax-related information.

The holiday and tax season present great opportunities for scam artists to try stealing valuable information through fake emails. Phishing emails are hard to detect at a quick glance. Keep in mind...intimidation tactics and urgent requests are common.

The perpetrators of these phishing attacks use multiple message variations in an attempt to fool taxpayers. The message appears to come from a trusted source—using spoofed or compromised email addresses and often contains stolen logos. In addition, the phishing emails typically include hyperlinks to malicious websites or contain attachments embedded with malware or viruses.

Many targeted victims reported emails had these characteristics: email originating from “IRS Online”; containing attachment titled “Tax Account Transcript” or similar language; subject line containing variations of the phrase “Tax Transcript.”

Not all fraud attempts are via email. A significant volume of telephone scams have also been reported. A common vishing (phone phishing) attempt involved a caller claiming to be from the IRS and threatening with a lawsuit or arrest if payment isn’t made immediately via debit card.

To protect yourself, remember the IRS does not initiate contact with taxpayers by email, text or through any social media network to request personal or financial information. The IRS also does not call taxpayers with threats of lawsuit or arrest.

Do not click on a link or attachment from an unknown or suspicious source.

Look for any grammatical errors and spelling mistakes. Legitimate professional organizations and agencies use spell check and proofreader solutions which ensure messages are sent error free.

Monitor Your Credit

Check your credit report annually. Consumers are entitled to a free credit report from each of the three major credit bureaus annually. Items to watch for are “new” or “re-opened” accounts and other suspicious activity. Simply go to AnnualCreditReport.com to get started.

A best practice is to check your credit report three times per year by requesting the report from one credit bureau every four months.



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

Board of Directors

Bob Deister
Jim Bontrager
Pam Shoemaker
Ben Oard
Andy Hett

Supervisory Committee

Jill Kruse
Vicky Kline
Linda Smith

Credit Committee

Brenda Kliewer
Beth McVicker
Pat Mead
MaryAnn Cram

Staff

Brenda Kliewer - President/CEO
Marilyn Friesen - Assistant Manager
Beth McVicker - Loan Officer
Pat Mead - Account Processor
MaryAnn Cram - Loan Officer
Courtney Estes - Mortgage Loan Officer
Lisa Goering - Member Service Rep.
Jerri Kaufman - Teller
Becky Tatro - Loan Processor
Brenda Shoher - Teller

Certificate Rates January 2019

Less than \$10,000.00 deposit

6 month certificate	.90%	APY .904%
12 month certificate	1.15%	APY 1.156%
24 month certificate	1.30%	APY 1.308%
48 month certificate	1.90%	APY 1.917%

\$10,000.00 or more deposit

6 month certificate	1.10%	APY 1.106%
12 month certificate	1.30%	APY 1.308%
24 month certificate	1.50%	APY 1.510%
48 month certificate	2.00%	APY 2.018%

18 Month Certificate Special

2.10% - APY 2.120%

thru March 30, 2019

Regular Savings

.20% APY .200%

Checking Accounts

.020% APY .020%

IRA Accounts

Minimum balance \$1000: – 1.00% APY 1.005%

1 year IRA Cert – Min. Bal. \$50,000: 1.500% APY 1.510%

2 year IRA Cert – Min. Bal. \$50,000: 1.850% APY 1.866%

3 Year IRA Cert – Min. Bal. \$50,000: 2.000% APY 2.018%

Money Market

Minimum balance	\$2,500	.25%	APY .250%
Minimum balance	\$10,000	.30%	APY .300%
Minimum balance	\$25,000	.35%	APY .351%