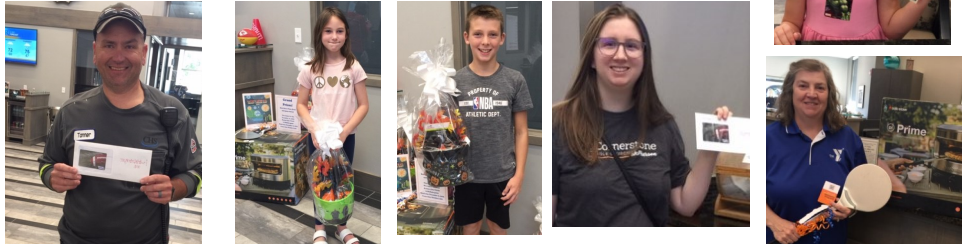


# MCCU

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  
 January 2024

International Credit Union Day was celebrated in October with Wendy's chili, homemade cinnamon rolls and prizes! Winners included: \$50 gift cards: Brandon Johnson, Pam Postier, Tanner Peterson, Emily Epp, Milton Vogts, Kail Stockham; Team Spirit Award: Kate Soeken; Solo Stove: Dee Dee Nelson; KC Chiefs tickets: Quinton Hett; Kids winners: Halloween baskets: Oliver Love, Tatem Schulz, Landri Crane, Ruthie Rierson, Brecken Christy, Mya Laude; \$50 gift card: Caysen Huber; \$25 doubled if deposited—Cambria Lockard and Gavin Williams.

## INTERNATIONAL CREDIT UNION DAY



### Board of Directors

- Bob Deister
- Jim Bontrager
- Audrey Miller
- Clint Janzen
- Travis Sears

### Supervisory Committee

- Linda Smith
- Andrew Bohme

### Credit Committee

- Brenda Kliewer
- Beth McVicker
- Pat Mead

### Staff

- Brenda Kliewer - President/CEO
- Jaycie Rue—Vice President
- Beth McVicker - Loan Officer
- Megan Crown—Loan Officer
- Courtney Estes—Mortgage Loan Officer
- Becky Tatro—Teller
- Pat Mead - Account Processor
- Lisa Goering - Member Service
- Jerri Kaufman - Drive-up Teller
- Brenda Shober—Item Processor
- Zaida Chapman—Loan Officer



**FEATURED PRODUCT:** **VISA Credit Cards**

Fixed Interest Rate 12.99%, up to \$7500 credit limit, with approved credit.

Chip enabled! No Annual fee! No cash advance fee!

**Apply with a loan officer today!**

Your Savings

Federally Insured to \$250,000

**NCUA**

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



Merry Christmas and Happy New Year from the staff at MCCU! Jaycie, Beth, Pat, Becky, Jerri, Courtney, Brenda S, Linda, Lisa, Megan, Brenda K. (not pictured is Zaida)

## 2024 Financial New Year's Resolutions: Empowering Your Journey with MCCU!

As the new year approaches, it's the perfect time to reflect on our financial habits and set empowering resolutions for the upcoming year. Whether you're aiming to save more, invest wisely, or strengthen your financial health, MCCU can be an invaluable partner in achieving these goals. Here are some impactful New Year's resolutions to consider.

**Create a Realistic Budget and Stick to It** One of the most effective ways to take control of your finances is by crafting a budget that aligns with your income, expenses and financial goals. Start by assessing your spending habits and identifying areas where you can cut back.

**Reduce and Manage Debt** Tackling debt can be daunting, but it's a crucial step toward financial freedom. Set a goal to reduce high-interest debt, such as credit card balances or loans. MCCU offers various options to consolidate debt, providing lower interest rates and personalized repayment plans to ease the burden of multiple payments.

**Boost Savings and Emergency Funds** Building an emergency fund is essential for unexpected expenses or financial hardships. Aim to set aside a portion of your income each month and deposit it into a dedicated savings account. We offer savings accounts with competitive interest rates empowering you to grow your savings while having easy access to funds when needed.

**Invest in Financial Education** Commit to enhancing your financial literacy in the upcoming year. The more you understand about managing money, the better equipped you'll be to make informed financial decisions.

**Plan for Retirement** It's never too early to start planning for retirement. Contribute regularly to retirement accounts such as IRAs or 401Ks.

**Review and Improve Credit Score** Your credit score impacts your financial health significantly. Monitor your credit report regularly and work on improving your score by making timely payments and keeping credit utilization low. MCCU offers credit-building programs and guidance to help members boost their creditworthiness.

**Explore and Utilize Our Services!** Take full advantage of the services and benefits we offer. From low-interest loans for major purchases to personalized financial advice, credit unions are member-focused institutions dedicated to supporting your financial well-being!



### Holiday Closings

Martin Luther King Day  
Monday, January 15, 2023  
Presidents' Day  
Monday, February 19, 2023



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

**Excessive Number of Debit Cards—** We are blocking and issuing more and more debit cards because they are lost or from a fraudulent purchase. Please keep your debit card safe!! Be careful about where you use your card when making online purchases. Google the name of the company plus the word scam in the same sentence! Check the reviews, go thru a safe and secure online payment system. Use caution with sites outside of the US. If you "sign up" for a trial product, make sure you read the fine print to cancel the subscription.

There is a \$4 charge to replace a debit or credit card. After the 5th card, the member will pay \$10 for a replacement. Each lost card after that will be \$3 more.

Card #5 =\$10; #6 =\$13; #7 =\$16; #8 =\$19; #9 =\$22

Card #10 =no more cards will be issued to this member. We will however, assess cards lost in the mail or fraudulent transactions on a situational basis.

**DID YOU KNOW??** Our APP has several new options:

**QUICK ACCESS:** after you enroll, you can access your balances without logging in! **Our ROUTING NUMBER:** listed under About Us and on the Home page. **NOTIFICATIONS:** set your own notifications for savings and checking. (transactions, low balance, loan due dates, etc.) **BILL PAY:** pay your bills all from one place! And as always, you can see your holds and pledges and Remote Deposit Capture is available. Give us a call if you have questions!



### Certificate Rates January 2024

Less than \$10,00.00 deposit

6 month certificate	.80%	APY .803%
12 month certificate	.90%	APY .904%
24 month certificate	1.00%	APY 1.005%
48 month certificate	.85%	APY .853%

\$10,000.00 or more deposit

6 month certificate	1.50%	APY 1.510%
12 month certificate	1.75%	APY 1.764%
24 month certificate	1.85%	APY 1.866%
48 month certificate	1.50%	APY 1.510%

**7 MO CD Special 4.95% new money only—minimum \$1000**

**9 MO CD Special 2.00% new money only—minimum \$5000**

**18 MO CD Special 3.70% new money only—minimum \$5000**

### Savings Accounts

.25% APY .250%

### Checking Accounts

.10% APY .100%

### Christmas Club

.25% APY .250%

### 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	.75%	APY .753%
Minimum balance	\$10,000	.85%	APY .853%
Minimum balance	\$25,000	.95%	APY .954%