



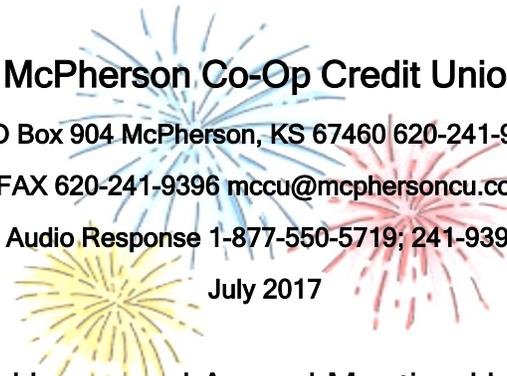
## McPherson Co-Op Credit Union

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July 2017



### Youth "Give a Hoot About Saving"

Youth Week was celebrated the week of June 19. Our young savers went on a scavenger hunt to win a chance to scoop coins into our new coin counter for a deposit into their savings. They answered questions about the credit union and took a turn in the spinning chair.

A total of \$2589.31 was collected from 93 deposits—including two new savings accounts. There were 50 kids who went on the scavenger hunt and \$366.40 in coin was "scooped" into our savers' accounts.



Grand prize winners include: Mya Kretzer, bicycle Garmin; Hunter Schroeder, 20" bike; Kate Morrison, 18-speed bike; Henry McMahan, child bike trailer, Charlee Reese, out of town \$25 gift card; Malory Thompson, crocheted owl set for baby.



We encourage all youth to begin saving with us! Kids age 0 through 12 can belong to our Safari Club. Anytime they make a deposit, they can have their name entered into our monthly drawing and can receive a free gift!



### Open House and Annual Meeting Held

Nearly 200 members and CHS employees attended our open house/annual meeting June 14. Hors d'oeuvres and drinks were served and everyone who attended could sign up for door prizes.

We're excited to show everyone our new building! We have a new drive-thru, new offices; more storage space and a bigger parking lot— all to serve our members now and well into the future.

Prize winners include: Bryan Fortner, Green Mountain pellet grill; Brent Modellmog, \$100 bill; Heath Goering, paper shredder.



A big thank you to all who came out. If you haven't seen our new offices, please stop by! We're here to serve you and hope we can meet all of your financial needs!



### 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— either by a call to your home phone or a text— whichever phone number we have on file for you. It is very important that you keep us up-to-date with your contact information.

You will receive a text message that contains 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 or a "No" reply means you have not authorized the transaction and your card will be blocked. You will be contacted immediately by a fraud specialist to protect your account. Please answer this important call, but do not text any personal or confidential card information!

## Members Romanced into Providing Login Credentials and Money

Romance and dating scams continue to victimize credit union members nationwide. Fraudsters ultimately convince them to provide account login credentials. These scammers then login to the account and use ACH debits or enroll for remote deposit capture to deposit fraudulent checks. Once the account is set up for remote deposit capture, the scammer transmits images of fraudulent checks for deposit to the victim's account. The members subsequently transfer the funds to the scammer or are instructed to send funds to the scammer by Western Union or MoneyGram.

Scammers fake online dating profiles using photos or other people to lure their victims. Once connected, the scammers often say they are from the US, but are temporarily traveling or working overseas. The scammers quickly profess their love and tug at the victim's emotions with fake stories and their need for money. The victims often send the scammers money or provide online banking login credentials.

More than 12,500 complaints related to the romance scam with losses totaling \$203 million were reported in 2015, according to the FBI.

Follow these specific safeguards for online dating: Research the person's photo and profile using login line searches to see if the material has been used elsewhere; go slow and ask lots of questions; beware if the individual seems too perfect or quickly asks you to leave a dating service or Facebook to go "offline;" beware if the individual attempts to isolate you from friends and family or requests inappropriate photos or financial information that could later be used to extort you; beware if the individual promises to meet in person but then always comes up with an excuse why he or she can't. If you haven't met the person after a few months for whatever reason, you have good reason to be suspicious; never send money to anyone you don't know personally.



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

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

## JUMP START YOUR HOLIDAY BUDGET

You've started saving for the holidays, right? We didn't think so. No worries! Here are ways to jump start your holiday saving so you won't start the new year with a debt hangover.

### Open an account.

Open a Christmas Club Account at MCCU and you'll have cash for the holidays. The trick here is to make regular deposits. Sounds simple, but it won't work unless you actually *use* the account!

### Deposit your tax return.

For those who receive a tax return, deposit that money ASAP! For some, it could be a nice cushion for holiday gift-giving, party-hosting and general "get into the holiday spirit" shenanigans. But first, pay your bills, make those car repairs or pay down debt. If you have money left over, do not buy that bigger TV. Do not splurge on that super cool grill. Save it!

### Use your rewards points.

If you use your MCCU Credit Card you could cash in on those reward points. Check your credit card to see what you can "buy" - could you cash in points for gift cards? Restaurant gift cards or magazine subscriptions? You can set up your account at [www.scorecardrewards.com](http://www.scorecardrewards.com), to see what you can purchase with your bonus points.

Stop by to see our new mortgage loan officer, Courtney Estes! She is a McPherson native, with a Bachelor's in Business Management emphasis in Marketing from McPherson College. She joined the credit union May 16, a few days after her marriage to Hoyt Estes! They live just outside of Lindsborg with a six-year-old son along with two dogs, four goats and several chickens and ducks.

Courtney stays busy going to baseball games and tae-kwon-do. She also enjoys crafting and gardening. Stop by to say hi!

## Certificate Rates July 2017

### 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