



## The Future is Yours... Picture it! Save it! Share it!

We often look at pictures to remember the past, but are you ready to picture your future?

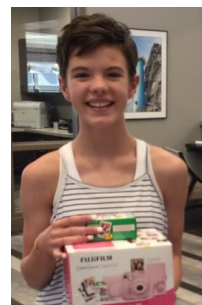
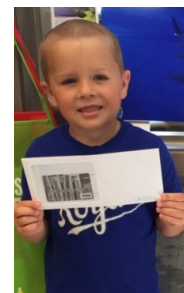
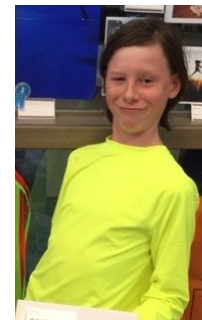
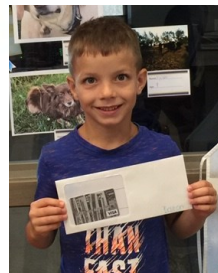
For children and teenagers, the future brings limitless possibilities. Financial education from MCCU can be instrumental in helping them achieve their goals!

Youth Week was celebrated last month here at the credit union. We encouraged our young members to express themselves through a photo contest. Almost 30 photos were entered! All entries received \$5 to deposit into their savings account. The three categories included nature, pets and photographer's choice. Nature winners were Maverick Mendoza, Alexis Ekeland and Makenna Hayes. Pet winners were Boston Smith and Reid Harris. Photographer's choice winners included Grady Rierson, Savannah Schmidt and Judah Ekeland. Overall winners included Makenna Hayes, Boston Smith and Savannah Schmidt.

Thanks to everyone who came out to celebrate Youth Week with us! Prizes were given each time a deposit was made and those names were entered into the grand prize drawing. Prize winners included Oliver Love, Gavin Williams, Tytan Howard, Madilyn Heflin and Reese Heltzen. During the week 83 deposits were made totaling \$2291.19. Eight new accounts were opened.

We encourage all youth to stop by the credit union and save with us! Kids age 0 through 12 can belong to the Safari Club!

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July 2019



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## Whom To Notify When A Spouse Or Loved One Dies

It's easy to get lost in a fog after the loss of a spouse or loved one. Knowing some of the key steps to take and making preparations together before a death occurs can help.

Here is updated guidance—

**Have the talk-** If possible, talk with your spouse and adult children about finances, account numbers, passwords and where to find things.

**Places to notify-** After a death, there are so many places to notify, but start with the Social Security Administration. Funeral homes usually report it, but call 800-772-1213 to discuss death benefits. Social Security will notify Medicare, but call to stop premiums.

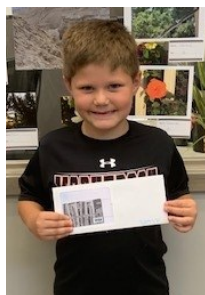
Contact the credit bureaus to ensure your loved one doesn't become the victim of identity theft, or someone using their name to open new credit cards. Also, notify creditors. If you contact one of the three major credit bureaus, they share with the others.

Each has slightly different guidelines, but have a copy of the death certificate, the person's legal name, Social Security number, date of birth and death and name and address for the surviving spouse or executor.

• **Equifax:** Equifax Information Services LLC, Office of Consumer Affairs, P.O. Box 740256, Atlanta, GA 30374 or fax to 888-826-0598

• **Experian:** Experian, P.O. Box 9701, Allen, TX 75013. or online at [www.experian.com/consumer/upload/](http://www.experian.com/consumer/upload/)

• **TransUnion:** TransUnion, P.O. Box 2000, Chester, PA 19016. or [TransUnion.com](http://TransUnion.com).



CREDIT UNIONS ARE  
**891,303**  
KANSANS STRONG



DATA SOURCES: NCUA, Third-Quarter 2018 Call Report; Credit Union National Association, December 2018; NCUA survey of 31 Kansas credit unions, January 2019

## Eight simple ways to secure your personal data

1. Reduce information you provide to apps
2. Password protect all your devices
3. use two-factor passwords for your accounts
4. Never shop from hotels, internet cafes or the airport
5. Create strong(er) passwords
6. Routinely update all your software
7. Don't include personal data online and never open attachments or links
8. Set up fraud alerts



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

### Certificate Rates July 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	1.15%	APY 1.156%
12 month certificate	1.60%	APY 1.612%
24 month certificate	1.75%	APY 1.764%
48 month certificate	2.00%	APY 2.018%

#### 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%

#### Money Market

Minimum balance	\$2,500	.50%	APY .501%
Minimum balance	\$10,000	.60%	APY .602%
Minimum balance	\$25,000	.75%	APY .753%