



McPherson Co-Op Credit Union

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2016

MCCU to Have CU Day With Show & Tell Car Show

Join more than 217 million credit union members worldwide in the celebration of the history and achievements of the credit union movement!

Credit Union Day will be celebrated Friday, October 14, with a "show and tell" car show in conjunction with CHS. The car show will be in the CHS safety center parking lot. Food vendors will be available from 10 a.m. to 2 p.m.; hourly prizes from 9 a.m. to 4 p.m. Grand prize includes NASCAR Sprint Cup Series race tickets for May 13, ride along and gift card.

This year, we have dedicated International Credit Union Day to communicate the unique qualities that make credit unions special: 1. at a credit union, everyone is equal; 2. credit unions are simply people helping people; 3. at a credit union, everyone belongs; 4. we're #1 in service, because we serve members—not profit; 5. credit unions are not-for-profit which means lower fees, better savings rates and better service; 6. credit unions are sustainable and stable because they are owned by the people they serve; 7. credit unions have "people first" principles; 8; credit unions strive for social justice—the credit union difference is authentic; 9. credit unions pursue social justice by offering financial education to their communities.

These are the core principles that separate credit unions from other financial institutions and have allowed the movement to thrive for over a century.



Holiday Closings

Columbus Day: Monday, October 10

Veterans Day: Friday, November 11

Thanksgiving: Thursday & Friday, November 24 & 25

Christmas: Friday, December 23 & Monday, December 26

New Year's Eve: close at 1 p.m. Friday, December 30

PLEASE JOIN

CHS & MCCU

FRIDAY, OCTOBER 14TH

BRING YOUR PRIDE AND JOY TO WORK, WHETHER IT'S A CAR, BOAT, MOTORCYCLE, TRACTOR, REGARDLESS OF CONDITION!

SHOW & TELL

IN CONJUNCTION WITH MCCU TAILGATE PARTY

CHS TRAINING CENTER PARKING LOT

10am-2pm

FOOD TRUCK
—VENDORS—

9:00am-4:00pm

HOURLY PRIZE DRAWINGS
BROUGHT TO YOU BY MCCU

GRAND PRIZE

NASCAR SPRINT CUP SERIES RACE TICKETS FOR MAY 13TH, RIDE ALONG & GIFT CARD



CHS EMPLOYEES & MCCU MEMBERS ONLY

QUESTIONS

JEFF.DEES@CHSINC.COM OR LISA.GOERING@MCPHERSONCU.COM

The Holidays are Coming!

Christmas Club accounts will be transferred to your savings account on November 1. Don't forget to start saving for next year!

Visa gift cards in holiday designs make the perfect gift and are safe to send in the mail and can be used at Visa merchants worldwide.

Christmas cash is great too! We will have new bills as well as gift envelopes in several holiday designs.

Help reduce fraud and monitor your spending anytime, anywhere with MCCU Alerts powered by Visa

Visa purchase alerts service is now available for Visa cardholders. You will be able to create accounts and receive purchase alerts for eligible Visa cards, which include credit, debit and reloadable prepaid cards. This unique service is available free for MCCU Visa cardholders. These near real-time alerts are an efficient way to identify fraudulent transactions.

After your Visa card has been used, you'll receive an alert through text message or email. If there is fraudulent activity, you can find out within minutes and act quickly to resolve the situation.

How you use the service is up to you. You can choose to receive alerts when your Visa card is used for purchases over a specified amount, online transactions, purchases outside the United States, and more. You can even customize the purchase amount threshold—for example, setting it to only receive alerts for purchases above \$50.

Select the delivery options that best meet your needs, with text messages, emails, or both for extra security and convenience. Each alert contains important information, including the purchase amount, merchant name and location (if available), and the last [four] digits of the Visa card used to keep you best informed.

Enjoy more protection and peace of mind, with MCCU alerts. Alerts notify you of Visa card activity, so you can help reduce fraud and monitor your spending anytime, anywhere. All this for free for MCCU Visa cardholders. Sign up for MCCU Alerts at Visa.com/alerts, or follow the link on our website!



EMV Chip A Positive Impact On Fraud

A number of news organizations recently reported that a security flaw in chip cards has been discovered, questioning the security benefits offered by EMV technology. Some reported that chip cards are flawed, that a security hole exists in chip cards, and indirectly implied that the estimated \$6 to \$8 billion spent on chip card upgrades didn't solve anything.

To the contrary, some reports state fraud reduction due to the use of chip cards can already be seen. The EMV chip has had a positive impact on counterfeit fraud.

What does this mean to you?

First, don't be misled by headlines that read "You Know Those New Chips in Your Credit/Debit Card? They're Failing You Miserably." Chip cards are solving the problem they were intended to solve by reducing counterfeit cards presented at the point of sale.

Safeguard your cards: Be wary of unusual prompts at a terminal or a request to enter a PIN a second time, either of which may indicate counterfeit software inserted in the terminal. Always be alert for phishing scams and never click on links in an email unless you absolutely trust and can verify the sender. It seems obvious, but never enter your card number in response to a request sent via email or a phone call. It is a good practice to check your debit and credit accounts often, daily if possible, and report suspicious activity immediately. If the slot at an ATM or a gas pump doesn't look right, move on while reporting suspicious activity. And never access your banking or credit accounts over public Wi-Fi.



Your Savings Federally

Insured

To \$250,000

NCUA

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

Certificate Rates October 2016

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

Board of Directors

Bob Deister

Jim Bontrager

Pam Shoemaker

Ben Oard

Andy Hett

Supervisory Committee

Jill Kruse

Vicky Kline

Linda Smith

Credit Committee

Brenda Kliever

Beth McVicker

Pat Mead

MaryAnn Cram

Staff

Brenda Kliever - President/CEO

Marilyn Friesen - Assistant Manager

Beth McVicker - Loan Officer

Pat Mead - Loan Officer

MaryAnn Cram - Loan Officer

Lisa Goering - Member Service Rep.

Jerri Kaufman - Teller

Becky Tatro - Loan Processor/Teller

Brenda Shober-Teller

Chelsea Thul-Mortgage Loan Officer

