



McPherson Co-Op Credit Union
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October 2022

Empower Your Financial Future with Us!

On Friday, October 21, 2022, MCCU will celebrate International Credit Union Day (ICU). Over 56,000 credit unions around the world will celebrate International Credit Union Day on October 20th, the actual date the event is held. The theme of ICU Day 2022 is "Empower Your Financial Future with a Credit Union."

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being. We will be celebrating with chili, cinnamon rolls and prizes from 10 am to 4 pm! The shred truck will be on site from 10 am to 2 pm and a short business meeting will be at 4:15 pm.

Credit unions were built on the principle of "people helping people." That philosophy has been in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. McPherson Co-Op Credit union is honored to be a part of this proud tradition and invites everyone to visit and celebrate with us!



Tailgate Party - Friday 10.21.22

tailgate party 10 am - 4 pm

chili and cinnamon rolls

\$50 gift card hourly prizes, grand prizes:

\$500 gift card for Big Cedar Lodge in Branson
 5day/4night stay in a 2bed/2bath beachfront condo in Galveston TX
 3day/2night stay in Stonebridge Village Resort, Branson;

includes 4 complimentary green fees, 4 passes to
 Talking Rocks Cavern and Cave Country Mini Golf

shred truck 10 am - 2 pm

no need to remove staples, rubber bands, paper clips, etc., before shredding

short business meeting 4:15 pm

Board of Directors

Bob Deister
 Jim Bontrager
 Audrey Miller
 Eileen Johnson

Supervisory Committee

Linda Smith
 Aubrey Gallagher
 Andrew Bohme

Credit Committee

Brenda Kliewer
 Beth McVicker
 Pat Mead

Staff

Brenda Kliewer - President/CEO
 Marilyn Friesen - Assistant Manager
 Beth McVicker - Loan Officer
 Megan Crown—Loan Officer
 Courtney Estes—Mortgage Loan Officer
 Becky Tatro—Teller
 Pat Mead - Account Processor
 Lisa Goering - Member Service Rep.
 Jerri Kaufman - Teller
 Brenda Shober—Loan Processor
 Jen Jiggers—Mortgage Loan Processor
 Zaida Chapman—Teller
 Jessica Fiscus- Teller

Holiday Closings

Columbus Day: Monday, October 10
 Veteran's Day: Friday, November 11
 Thanksgiving: Thursday & Friday, November 24 & 25
 Christmas: Friday & Monday, December 23 & 26
 New Year's Eve: close at 1:30 pm
 New Year's Day: Monday, January 2



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

Tips for Sticking to a Holiday Budget

The holiday season is quickly approaching and is full of good cheer! However, it can also be a struggle with your finances. Learn how to create and stick to a feasible budget with these tips: **Make a list** -- From gifts to food to decor to travel expenses, everything you can think of that pertains to the holidays should go on this list. **Decide on a spending limit** -- Allot an amount for each gift or area of your budget and don't spend more on it than you have designated. **Track your purchases** -- Pay attention to whether you are sticking within the confines of your budget or not and adjust accordingly. **Pay with cash** - Using a card makes it easier to overspend. **Don't rule out Black Friday** - Take advantage of all the sales leading up to the holidays, including Black Friday and Cyber Monday. You might find better deals than you were hoping for. **Shop online** - Some of the best deals today are found online. Remember to order your gifts with plenty of time for shipping. **Pick up some extras** - Add in a few extra gifts that are generic in nature so you won't be caught off guard and scrambling (i.e., spending more money than you normally would) if you find yourself needing a last minute gift. 🎄

Fun

Thanksgiving Facts!

Pumpkin pie was not served at the first Thanksgiving meal--The Pilgrims didn't have ovens for baking and they lacked the butter and flour necessary for pie crust. Culinary historians believe the first Thanksgiving meal consisted largely of seafood, like mussels, lobster, and clams.

An estimated 240 million turkeys will be raised in the US this year. Of the 240 million turkeys raised this year, 45 million--or 18 percent--will be baked, grilled, and fried this Thanksgiving.

50 million pumpkin pies are eaten on Thanksgiving. But survey results suggest that while Americans like pumpkin pie, it's not their favorite. Apple pie is the overwhelming favorite followed by chocolate and pecan pie, making pumpkin pie rank in at #4.

Cranberries aren't just for eating--Native Americans used cranberries to treat wounds and dye arrows. You can also find them in many holiday crafts including creative center pieces, wreaths and garlands.

"Jingle Bells" was originally a Thanksgiving song--James Pierpoint composed "One Horse Open Sleigh" in 1857 for children celebrating Thanksgiving. It was such a hit that it was sung again at Christmas and the tradition stuck. The title was changed two years later to "Jingle Bells."

Only male turkeys gobble--Male turkeys are called toms. Baby turkeys are called poults. Domesticated turkeys can't fly while wild turkeys can fly for short distances and at speeds up to 55 miles per hour! Wild turkeys can also run up to 20 miles per hour!

Big Bird's costume on Sesame Street is made of turkey feathers that have been dyed yellow! American Plume & Fancy Feather company is responsible for making Big Bird's suit which includes 4,000 turkey feathers.

The Holidays are Coming!

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

We have Visa gift cards available in several holiday designs. They can be used everywhere and are safe to send in the mail.

Christmas cash is great too! We have gift envelopes in holiday designs.

Meet Jessica Fiscus, the new member of our MCCU team! Jessie is married to Jeremiah and has three children, Lennox, 6; Laiken 3; and Leonard, 18 mo. Originally from the Stafford County area, Jessie and her family moved here for her husband's job as the head football coach at McPherson College.



Jessi graduated from Fort Hays State University with a Bachelor's in Business Administration in 2021, and then Emporia State University with her masters in Accountancy in 2022. She enjoys spending time with her family, watching the McPherson Bulldogs and reading a good book.

Stop in and say hi!

Certificate Rates September 2022			
Less than \$10,000.00 deposit			
6 month certificate	.40%	APY	.401%
12 month certificate	.50%	APY	.501%
24 month certificate	.60%	APY	.602%
48 month certificate	.75%	APY	.753%
\$10,000.00 or more deposit			
6 month certificate	.75%	APY	.753%
12 month certificate	1.00%	APY	1.005%
24 month certificate	1.05%	APY	1.055%
48 month certificate	1.10%	APY	1.106%
Savings Accounts			
	.20%	APY	.200%
Checking Accounts			
	.05%	APY	.050%
Christmas Club			
	.20%	APY	.200%
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	.30%	APY .300%
Minimum balance	\$10,000	.35%	APY .351%
Minimum balance	\$25,000	.40%	APY .401%

