



**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

October 2023

**75 Years of International Credit Union Day**

**INTERNATIONAL CREDIT UNION DAY**

On October 19, 2023, McPherson Co-Op Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®.

**We will celebrate Friday, October 20!**

This year marks the 75<sup>th</sup> anniversary of International Credit Union Day®. ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals. We are striving to always meet your goals and to offer our best personal service. We'll celebrate ICU Day with our annual tailgate party, which will include chili, cinnamon rolls and prizes from 10 am to 4 pm!

Credit unions were built on the principle of "people helping people." We have seen that philosophy in action for more than one hundred years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities.



**Board of Directors**

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

**Supervisory Committee**

- Linda Smith
- Andrew Bohme

**Credit Committee**

- Brenda Kliever
- Beth McVicker
- Pat Mead

**Staff**

- Brenda Kliever - President/CEO
- Lori Ediger—Sr VP, Operations
- 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 Processor
- Jaycie Rue—Teller

**Tailgate Party!**

Please join us to celebrate International Credit Union Day

Friday, October 20, 2023  
 10 am to 4 pm

chili and cinnamon rolls  
 \$50 gift card hourly prizes

Dress in your favorite team colors and  
 be entered to win a special prize!

Grand Prize: tickets to the December 10, 2023  
 Kansas City Chiefs VS Buffalo Bills game  
 Hotel stay December 9, 2023—Game time Sunday 3pm




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

**Holiday Closings**

Columbus Day: Monday, October 9  
 Veteran's Day: Friday, November 10  
 Thanksgiving: Thursday & Friday, November 23 & 24  
 Christmas: Monday & Tuesday, December 25 & 26  
 Close at 1 pm Friday, December 29  
 New Year's Day: Monday, January 1

## Scams Are Easier to Prevent Than Fix


As financial technology protections become more sophisticated, so are fraudsters' methods to scam you out of your money. Scams can wreck their victims' finances, credit scores and emotions. Luckily, you can protect yourself from most scams by just staying vigilant and cautious.

If someone you don't know is urging you to make a financial decision in a rush, question their motives. If something seems too good to be true, listen to your first instinct. **If you are asked to "not tell" your financial institution and the request reduces you to lying— this is a huge red flag. Our staff will ask who and why you are sending these funds. If you aren't sure— ask us!** What's more, seniors are in the bull's eye for scams. Unfortunately, that generation tends to be a very trusting generation.



You may get emails or calls from someone who claims to be from your credit card issuer, bank, credit union or the "tech" who wants to fix or update your computer. They may ask you to call back to discuss a problem or to click on a link to update your account information. These are all attempts to get you to hand over sensitive information. Hang up! Don't answer a call with an unfamiliar number.

Remember: damage from identity fraud and financial scams is much easier to prevent than fix!

**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! 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. 

### Why International Credit Union Day is important!

Credit unions foster community—credit unions create an atmosphere of solidarity and collaboration by offering members a safe place to save their money and get help with their financial goals. As local, member-owned cooperatives, credit unions bring together people from all walks of life in order to promote economic growth and development within the community.

Credit unions prioritize member service—unlike banks which often prioritize profits over customer satisfaction, credit unions are always focused on providing the best member service possible. They offer personalized loan terms meant to match each individual member's needs, lower fees and interest rates and better member service that make them a preferred choice when it comes to financial services.



Credit unions provide education and advice— at credit unions, members are always encouraged to manage their finances smarter. Credit union staff is knowledgeable about financial matters and can provide customized advice about saving strategies and budgeting tips that can help members improve their understanding of how to manage money wisely.

### Some Halloween Trivia For You!

\*Before jack-o-lanterns were carved as pumpkins, what other root vegetable was commonly used? —Turnips

\*On Halloween during the 18th century, why would women throw apple peels over their shoulder? —To see if they would land in a pattern resembling initials, indicating the man who would become their husband.

\*What is another name for Halloween? —All Hallows' Eve. \*What is another name for Nov. 1, the day after Halloween? —All Saints' Day.

\*What are Halloween colors? —Black, orange and purple.

\*When was the Halloween song "Monster Mash" first recorded? —1962

\*Who are the guests of the Halloween party according to the lyrics of "Monster Mash"? Wolfman, Dracula and his son!

### Certificate Rates October 2023

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%

