MCCU

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October 2025

Celebrate 'Cooperation for a Prosperous World' on International Credit Union Day

On October 16, 2025, credit union members around the world will celebrate International Credit Union Day, (we're celebrating Friday, October 17) an annual event to commemorate the credit union movement's impact and achievements. This year marks the 77th anniversary of this annual event, which will be celebrated under the theme of "Cooperation for a Prosperous World." In honor of this special day, MCCU invites members to our annual tailgate party Friday, October 17, from 10 am to 4 pm! Credit unions are not-for-profit financial cooperatives that provide an effective and viable alternative to for-profit financial institutions for more than 411 million members in 104 countries worldwide. More than 74,000 credit unions exist globally, providing a plethora of financial services for their members, recognized as a force for positive economic and social change. Since 1948, International Credit Union Day has been celebrated annually on the third Thursday of October. Each year, the international event affords the opportunity to remember credit unions' proud history and promote awareness of and support for the credit union and financial cooperative difference.

There are still 1.4 billion people across the globe who are unbanked. Credit unions truly have the perfect business model to serve underserved populations and that is a message we hope our entire global movement will celebrate and promote on Credit Union Day.

Join us Friday, October 17, for our annual tailgate party! We'll serve hot dogs, nacho cheese and chips, candy and cookies. There will be $50 cash winners every hour and the grand prize includes tickets and a parking pass to the KC Chiefs football game on November 23rd.

Board of Directors
Audrey Miller
Clint Janzen
Travis Sears
Jim Bontrager
Dennis Bersuch

Supervisory Committee
Linda Smith
Pat Mead
Eileen Johnson

Credit Committee
Brenda Kliewer
Beth McVicker
Megan Crown

Staff
Brenda Kliewer - President/CEO
Jaycie Rue–VP Operations
Beth McVicker - Sr Loan Officer
Megan Crown–Loan Officer
Courtney Estes–Mortgage Loan Officer
Lisa Goering - Member Service
Jerri Kaufman - Drive-up Teller
Brenda Shober–Item Processor
Alaina Polston–
Member Engagement Specialist
Irene Rafaelsen–Teller
Kourtney Kaufman–Loan Officer

INTERNATIONAL CREDIT UNION DAY

Holiday Closings

Columbus Day: Monday, October 13

Veterans Day: Tuesday, November 11

Thanksgiving: Thursday & Friday, November 27 & 28

Christmas Eve: Wednesday, December 24 close at 1 pm

Christmas: Thursday & Friday, December 25 & 26

New Year's Eve: Wednesday, December 31 close at 1 pm

New Year's Day: Thursday, January 1

Fun Holiday Facts

Whether you celebrate Thanksgiving and Flag Day or Labor Day and Halloween, holiday facts are fun! Here are some interesting things about some holidays you might celebrate.

Over 50 tons of trash are left in Times Square after New Year's Eve celebrations– that's about 3,000 pounds of confetti! Hallmark made its first New Year's cards in 1915. ~ About 145 million Valentine's Day cards are exchanged every year, making it the second-largest holiday for doing so. About 58 million pounds of chocolate are purchased during Valentine's Day week. ~ Hallmark started making cards for St. Patrick's Day in the early 1920s. The cities with the largest share of the population as having Irish ancestry are Boston, Providence, R.I., and Pittsburgh.

Cooking a holiday meal, visiting family and friends and going to church were the most popular planned Easter activities for 2024. Easter is the top holiday for milk chocolate sales– ahead of Valentine's Day and Halloween. ~ Mother's Day is the third-biggest U.S. card-sending holiday, as 113 million cards are exchanged yearly and was first observed in 1908 in Grafton, W Va., and Philadelphia.

From Memorial Day to Labor Day, Americans consume 7 billion hot dogs, which translates to 818 hot dogs a second. ~ Memorial Day was originally called Decoration Day. ~ Father's Day is the fourth-largest holiday for sending cards in the U.S., at 72 million annually. There are about 72 million fathers in the U.S., with 29 million of them also being grandfathers. ~ On July Fourth, Americans consume an estimated 160 million hot dogs. Macy's Fourth of July fireworks display in New York City uses 55 times more fireworks than the average show in the U.S.

The top 10 Halloween candies are M&Ms, Reese's Cups, Sour Patch Kids, Skittles, Starburst, Hot Tamales, candy corn, Hershey Kisses, Hershey minibars and Butterfinger. Halloween is behind New Year's Eve and Super Bowl Sunday as the third-biggest U.S. party day. ~ In 2024, shoppers collectively spent $41.4 billion online during "Cyber Week" (Thanksgiving to Cyber Monday). Macy's has presented the New York City's Thanksgiving Day parade since 1924. ~ Total holiday season online spending in November and December totaled $241.1 billion in 2024. Christmas is the highest celebrated holiday– gathering with friends and family.

Holiday Scams to Avoid

Cybercriminals exploit the holiday season with scams related to package deliveries, gift cards and charitable giving.

Package delivery scams often involve fraudulent emails or texts asking you to click a link or call a number, which could lead to a malware infection or identity theft.

Gift card scams may involve phishing emails or texts asking you to purchase gift cards. It's best to call the sender directly to confirm.

Be particularly vigilant on social media during the holiday season, especially when you come across offers that appear too good to be true.

During the giving season, take your time, do your research and help ensure your donation is going where you intend.

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

Certificate Rates October 2025

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%	APY1.510%

9 MO CD Special 3.95% APY 4.022% – minimum $5,000

18 MO CD Special 3.95% APY 4.022% – minimum $5,000

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%