



## International Credit Union Day

Since 1948, International Credit Union Day has been marked as a celebration of the movement, and those who support and work in the credit union industry. To mark the occasion, let's play 'Did you know? Credit Union version!'

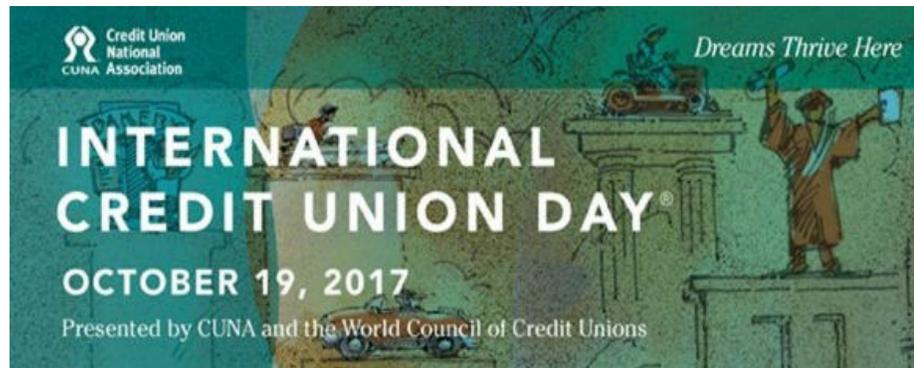
**Members own the credit unions.** As a credit union member, you are a stockholder in the organization. You can attend a meeting each year to gain knowledge on how the organization is doing and give insight into the direction of the organization.

**Credit unions are not-for-profit organizations.** Any profits generated throughout the year are used to benefit *you* as a member. Those profits are invested into new products and services, lower loan rates or higher deposit rates.

**Credit unions have shared ATM CO-OPs.** Many credit unions share ATMs, which means members nationwide have access to thousands of free ATMs.

**There are 6,153 credit unions in the United States.** Kansas has 86 credit unions with 676,391 members.

**Join us Friday, October 20, for our annual tailgate party.** We'll have hourly prizes, food and a grand prize which is a large Yeti cooler! See you there!!



## McPherson Co-Op Credit Union

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2017



## TAILGATE PARTY

Please join us to celebrate International Credit Union Day

Friday, October 20

10am—4 pm

—food—hourly drawings—  
grand prize: large Yeti cooler



### Board of Directors

- Bob Deister
- Jim Bontrager
- Pam Shoemaker
- Ben Oard
- Andy Hett

### Supervisory Committee

- Jill Kruse
- Vicky Kline
- Linda Smith

### Credit Committee

- Brenda Kliewer
- Beth McVicker
- Pat Mead
- MaryAnn Cram

### Staff

- Brenda Kliewer - President/CEO
- Marilyn Friesen - Assistant Manager
- Beth McVicker - Loan Officer
- Pat Mead - Account Processor
- MaryAnn Cram - Loan Officer
- Courtney Estes - Mortgage Loan Officer
- Lisa Goering - Member Service Rep.
- Jerri Kaufman - Teller
- Becky Tatro - Loan Processor
- Brenda Shoer - Teller

### Holiday Closings

Columbus Day: Monday, October 9

Veterans Day: Friday, November 10

Thanksgiving: Thursday and Friday, November 23 & 24

Christmas: Monday & Tuesday, December 25 & 26

New Year's Eve: close at 1 p.m. Friday, December 29

New Year's Day: Monday, January 1

Your Savings  
Federally  
Insured  
To \$250,000

## NCUA

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

# Be Wary of Secret Shopper Scams

We all want to make some extra money on the side, but don't be fooled by secret shopper scams. Retail companies will hire individuals to go to stores and restaurants to report on their experiences. The retailers will then use the reports to better their products and/or services. While there are legitimate companies that hire for this part-time work, there are many scam businesses out there.

Many who have fallen for these scams say they were contacted by phone or email or found the work online.

Here are a few tips to avoid falling for a secret shopper scam:

**Do your research.** Research the company online to find out if they are legitimate.

**Do not wire money or pay the company to start working for them.** Scammers will ask interested individuals to send them money to become a secret shopper. Don't! Once you send it, it's gone and you'll never hear from the company again.

**Never deposit a check into your bank account from an unknown sender.** Scammers will send you a check and tell you to deposit it into your account. You are told to keep a small portion of the money as payment. The rest of it is to be used to make a purchase or make a money order to send back to the company. Here comes the bad part: The check is likely to bounce and *you* are responsible for paying the bank back.

**Do not give any personal or financial information out.** Never give your Social Security Number, bank account or credit card numbers. Scammers will use this information to steal your identity and your money.

**A good rule of thumb— if it sounds too good to be true it probably is!**



## 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 new bills as well as gift envelopes in holiday designs.



# Why Credit Unions Are Worth Celebrating

In 1924, Roy Bergengren, one of the architects of the credit union movement, reflected on what a credit union can do for people.

"The credit union is, in fact, a bridge," Bergengren wrote in the inaugural issue of "The Bridge," the official newsletter of the American credit union movement, which was then in its infancy. "It may be the bridge over which the tenant farmer travels the wide gap that separates him from ownership. It may be the way that opens the great land of opportunity to the wage worker, who finds his savings the 'open sesame' to broader possibilities for himself and his family."

Twenty-four years later, in 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for International Credit Union Day 2017 is "Dreams Thrive Here," harkens back to Bergengren's sentiment, and it's meant to serve as a reminder of how effective credit unions like McPherson Co-Op Credit Union are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn't to score record profits in order to cut distant shareholders bigger dividends checks. Rather, the primary purpose of credit unions is—and always has been—to be of service to their members. That means you.

This people-first philosophy doesn't just mean better service, it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.

## Certificate Rates October 2017

### Less than \$10,000.00 deposit

6 month certificate	.15%	APY .150%
12 month certificate	.40%	APY .401%
24 month certificate	.55%	APY .551%
48 month certificate	1.15%	APY 1.156%

### \$10,000.00 or more deposit

6 month certificate	.35%	APY .351%
12 month certificate	.55%	APY .551%
24 month certificate	.75%	APY .753%
48 month certificate	1.25%	APY 1.257%

### 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

## 5 Steps to Fight Skimming



Examine Card Readers



Check Your Statements



Pay Inside at Gas Stations



See Fraud? Contact Your CU



Be Aware & Report Suspicious Activity