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# CREDIT UNION CHRONICLES

VOLUME 1, ISSUE 8

2017

## Grateful for the Past, Preparing for the Future

Time flies when you are having fun! And fun is what we had in 2016! It was a great year for the Credit Union. With 5 full time and 2 part time staff, the assistance of the Board of Directors and Supervisory Committee, KRD came out ahead!

KRD is a saving and lending institution you own, along with other account holders (members). With your continued loyalty to the Credit Union, you will

continue to receive higher returns on your savings and be eligible to borrow at low rates.

The financial world is always changing and KRD strives to keep up with the times. We offer Homebanking, mobile banking, Club Accounts that earned 3% last year, Shares and Share Draft accounts with Debit Cards, reloadable money cards, Money Desktop for your budgeting needs, free bill pay, and a wide variety of loans.

We thank the Members for having faith and placing their trust in us! We look forward to serving you and all your financial needs in 2017! We are proud to be your full financial institution.

- ◇ KRD stands for Kansas River District
- ◇ KRD was established in 1949 by employees of the Bureau of Reclamation
- ◇ Our field of membership includes 7 churches and over 90 Employee Groups

## 67th Annual Meeting

Please welcome in Spring with KRD at the 67th Annual Meeting on Monday, March 20th. We will have a picnic style dinner with no charge to you, our valued members and a guest!

There will be a brief meeting, Easter Egg

hunt, and prizes. Don't miss out on this fun filled evening with the Credit Union Staff, Board and Volunteers.



Monday, March 20th

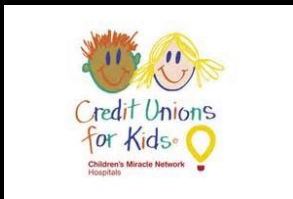
6:00 pm

McCook Senior Center

**Children's  
Miracle Network**

KRD is proud to have helped make 2016 a record year for CU4Kids and Children's Miracle Network Hospital. Credit Unions are the third largest sponsor of CMN Hospitals. We can't thank our members enough for your continued support to help raise money to care for sick children. One hundred percent of every dollar donated goes back to CMN Hospitals. CMN Hospitals treat millions of children every year.

KRD is currently selling cookbooks for \$10. All proceeds are donated to CMN!



# Club Accounts

Did you know that KRD offers three Club Accounts now? Since the Christmas Club has been a member favorite for quite some time, we added 2 more Clubs to the family. Our members can take advantage of an awesome interest rate for up to \$5000 in EACH account. Last year the Club Accounts earned 3%! Christmas Club is a Shares Account that helps members save for the holidays. It's easy to save through payroll deduction, or in office deposits, mail and you can save all year. Funds will be transferred to the members'

regular share account and available the first business day of October. Take advantage of this convenient way to save and be worry free for the holidays. Now you can save for school supplies and clothes with the Back to School Club. Funds will be transferred to your Share Savings account on July 1, just in time to do your school shopping! Does your vacation keep getting put off every year because the money you set aside goes to another life's moment? The Vacation Club could be the answer to your relaxing

vacation. Dividends are paid on April 30, so funds may be transferred to your regular share account on May 1st each year. You can start these account at any time of the year and let your savings begin!

**Club Payout Dates**

Vacation Club  
April 30th

Back to School  
Club  
June 30th

Christmas Club  
November 30th

# 11th Annual Scholarship

KRD is offering the 11th Annual Scholarship award this spring. The student must be a member of KRD, between the ages of 16 and 21 and pursuing a secondary education for the 2017/2018 school term. Student must submit a 500 word typewritten essay

on a topic to be announced soon. Two \$500 scholarships will be awarded. The scholarships can be used for books or tuition at the school of their choice or to buy supplies necessary to complete their education. Good luck to all that

submit essays and best wishes for a very successful future to all the area graduates.



**WORD LIST**

W Z Z W C R P S R C Q O H U M R E N M I  
 Q E O N P Q E C M D I Z U R Z N Y S X F  
 G F C P L D M L R F N I I X Z M J L E H  
 X O B F G M O U S P Y S Z O K K V M K X  
 I R N W K E B B X M F X L R M E V L J A  
 Y P R X P M I A G O I L N T P I K K T Z  
 A E M M U B L C L N E E O J E P G D L X  
 V O T F R E E C H E C K I N G E Z I H U  
 L P W Z I R B O K Y U J N T L M J V X P  
 D L J B P S A U A C C O U N T E U I D L  
 V E A W B B N N P A Y P T E K C P D Q M  
 O N W J Y O K T E R Q D I M J N V E R O  
 T O G G L E I S S D H R D E T A T N Z N  
 W T F A R D N T H S A C E T B L Q D C K  
 I P H J L G G W I T H D R A W A L S E G  
 D R S F K M V M S D R A C T I B E D Z M  
 D O Q J G A U T O L O A N S K R L W O I  
 D F F Z P T Z N T L H Z B I L L P A Y I  
 A I E T A R T S E R E T N I J I Z J Q R  
 O T R O P E R T I D E R C Z P C K I K J

ACCOUNT  
 CASH  
 AUTO LOANS  
 DIVIDENDS  
 INTEREST RATE  
 BALANCE  
 STATEMENT  
 BILL PAY  
 MONEY CARDS  
 DEBIT CARDS  
 MEMBERS  
 CREDIT REPORT  
 DRAFT  
 CREDIT UNION  
 FREE CHECKING  
 WITHDRAWALS  
 FOR PEOPLE NOT PROFIT  
 CLUB ACCOUNTS  
 MOBILE BANKING

CREATED FROM FREEWORDSEARCH.NET

# Financial Humor

“A budget is telling your money where to go instead of wondering where it went.”

Dave Ramsey

goodbye

They say that money talks, but mine just waves goodbye.



My bank has a new service where they text me my balance. I just don't think they should add LOL to the end.

**Share Rates**

Regular Shares	Rate	APY
\$50.00 & Over	0.15%	0.15%
<b>Share Draft Account</b>		
Minimum \$100.00 Balance		0.05%
<b>Share Certificate Accounts</b>		
6 month	0.25%	0.25%
12 month	0.50%	0.50%
18 month	0.60%	0.60%
24 month	0.71%	0.71%
30 month	0.81%	0.81%
48 month	1.20%	1.21%

**Loan Rates**

<b>New Vehicle</b>	
Up to 84 month -Base Rate	5.00 % APR
<b>Used Vehicle</b> -Base Rate 5.5% APR	
1-3 yrs. old	Up to 72 months
4-7 yrs old	Up to 60 months
8 yrs +	Up to 48 months
<b>Motor Home/5th Wheel/Travel Trailer</b>	
New (max term 120 mos)-Base Rate	7.00% APR
Used (max term 84 mos)	
<b>Unsecured</b>	
Up to 36 mos-Base Rate	10.75% APR
<b>Share</b>	-3.00% APR above rate of share

**Tree of Love**

KRD joined Family Resource Center of McCook to provide Christmas gifts for 22 needy families from our area!

Many thanks to our members that “adopted” a family from the Tree of Love this season. It was very heart-warming to see the incredible generosity from everyone as they brought in the gifts they carefully picked out to give to complete strangers.

Without the help of KRD’s generous members and community that we live in, the children in these families would have had a very sad Christmas.

*“It isn’t how much we GIVE but how much LOVE we put into giving.”*

# 5 Things you Should Never Keep in Your Wallet

More than 40% of identity fraud cases stem from a stolen or lost wallet or purse. If you are carrying these five things in your wallet, you are likely putting your identity and finances at risk.

1. Social Security Card  
Your Social Security number is the most vital piece of information for identity thieves, and the damage resulting from identity theft can impact your finances for years to come. If someone gets your number, they can use it to apply for credit in your name.

2. Birth Certificate or Passport  
These items contain some vital, personally identifiable information, and losing these will make it all too easy for thieves to steal your identity.

3. Extra Credit Cards  
It is a dangerous habit carrying unnecessary credit cards in your wallets. The more cards you carry, the more opportunities you are giving a thief to steal your money or information. Also, the more work you are putting on yourself to reestablish accounts after a theft. Furthermore, make sure you

have a record of your credit card account numbers and contact information for each card issuer stored at home, in case a card is stolen.

4. PINs and Passwords  
Debit card PINs and passwords for accounts should always be left at home in a secure place.

5. Checks  
Avoid carrying your entire checkbook around with you. Checking account fraud can be especially difficult to resolve, and you’ll likely need to close your account to prevent further damage.

## Dates Closed

- Your Credit Union will be closed for the following days to observe these holidays!*
- ◆ February 20th - President’s Day
  - ◆ May 29th - Memorial Day
  - ◆ July 4th - Independence Day
  - ◆ September 4th - Labor Day
  - ◆ October 9th - Columbus Day
  - ◆ November 10th - Veterans Day
  - ◆ November 23rd - Thanksgiving Day
  - ◆ December 25th - Christmas Day



# Card Skimming

**Card skimming** is when a fraudster illegally copies your debit or credit card data from the magnetic strip on your debit or credit card when you use your card. A hidden camera is also setup to capture your P.I.N. as you enter it.

The details copied from your card are then copied onto a blank debit or credit card creating an exact duplicate. That cloned card can then be used by the fraudster to make fraudulent transactions using the P.I.N. captured with the hidden camera.

**A card skimmer scheme has two components:**

The **Skimmer**: A small device that's generally inserted over the card slot. When you insert your debit or credit card, the skimmer records the data on the magnetic strip of your card. The card passes through the skimmer and enters the legitimate card reader. Your transaction, in most cases, will process as normal but your card data has been copied. Card skimmers are specifically made to duplicate or look similar to the card reader on to which it will be affixed to.

The **Camera** or **Keypad Overlay**: A small camera is placed somewhere that it can record both the keypad and your fingers as you

enter your P.I.N.. In cases where a small camera is not used, there will be a keyboard overlay fitted on top of the legitimate keypad. The overlay records your P.I.N. as you enter it.

The **card skimmer** and **camera** are affixed to an **ATM, fuel pump**, or other **card readers** by the fraudster. Both are left on the card reader until the fraudster has enough card details to make cloned cards. The skimmer and camera will then removed and card details are transferred to a computer. At that point, the card details are copied to blank debit or credit cards and used to deplete card holders' accounts.

**What can you do?**

If the fraudsters do not have your P.I.N. they cannot use your cloned card for P.I.N. based transactions. Shield Your P.I.N.

- **Shield Your P.I.N.:** Always use your hand to shield your P.I.N. as you enter it.
- **Jiggle the Card Reader:** If the card reader moves around when you try to jiggle it with your hand, something probably isn't right. A real card reader is a secure part of the machine and should not move when handled or jiggled.

- **Look at the Card Reader:** Does anything look a bit out-of-place? Is anything a different color from the rest of the machine? Does it look damaged, imperfect or contain glue or other adhesive substances?
- **Examine the P.I.N. Pad:** Does it appear to have an overlay over the real keyboard?
- **Check for Cameras:** Look for hidden cameras. Look for anything that might have a tiny hole or slot for a camera to be placed, especially if it is aimed at the keyboard.
- **Sign the back of your cards:** With transactions requiring your signature the merchant can verify the signature on the back of your with.
- If you suspect that a skimmer is affixed to a card reader, call the police and report it.
- Make sure your contact info is correct with your financial institutions. They will use it to contact you when they suspect fraud.

# Staff and Volunteers

## Staff

CEO/Manager	Sarah Renner
ACH/Loan Officer	Debbie Jenkins
MSR/Loan Officer	Lisa Beideck
Member Service Representative	Lynette Chmiel
Member Service Representative	Melissa Sitzman

## Supervisory Committee

LeaAnn Doak, Randy Andrews, Sue Chipman, Sean Wolfe

## Safety Committee

Marty Conroy, Debbie Jenkins, Sarah Renner

## Board of Directors

Mike Peters, Marty Conroy, Mark Carman, Cindy Dame, Dari Olson, LeaAnn Doak, Michael Jonasen

Thanks to our staff for the outstanding job they have done and for the superb customer service to our Members! Also, thanks to all committee members for their time and commitment.



## Federal Credit Union

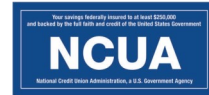
1001 West B Street  
PO Box 385  
McCook NE 69001

Phone: 308-345-7040  
Fax: 308-345-7050  
E-mail: [krd@krd-fcu.org](mailto:krd@krd-fcu.org)  
Website: [krd-fcu.org](http://krd-fcu.org)

Hours  
Lobby: Monday - Friday 9:00 - 4:00  
Drive Thru: Monday - Friday 7:30 - 5:00  
Night Drop & ATM Available

*KRD Federal Credit Union is a not-for-profit financial cooperative owned by its members. Credit Unions promote thrift, and income is passed along to its members in the form of higher dividends on savings accounts, lower interest on loans, or new and improved services. KRD Federal Credit Union was established in 1949. Our field of membership is based on employee groups and family members. Our credit union is Federally chartered and federally insured to \$250,000.00 by the NCUA.*

***K·R·D· Federal Union Credit Union -  
Grateful for the past - Preparing for  
the future.***



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