



MIDWEST REGIONAL  
*Credit Union*

# THE EDUCATOR

Fourth Quarter 2016



## Need Some Extra Cash?

### How does \$500\* sound?

For a short time we are paying up to 2% cash back\* when you refinance your current auto loan from another lender to Midwest Regional Credit Union. We have an easy **No Fee** application process, great low rates, and very affordable insurance products like GAP and Mechanical Breakdown to protect your vehicle. Fill out an application at [www.mrcu.com](http://www.mrcu.com) or contact one of our experienced loan officers today for an appointment at 1-800-895-2024.

\*Max cash back limit of \$500. Cash back will be deposited into MRCU share account within 30 days of loan refinance. Existing MRCU loans do not qualify. With approved credit, all members will not qualify. Programs, offers, rates, terms, and conditions are subject to change and/or expire without notice and vary based on creditworthiness, qualifications, collateral and loan terms.

## Become A Volunteer!

Qualified volunteers are being sought to serve on the Supervisory Committee of Midwest Regional Credit Union. If interested, please send a resume &/or biographical information no later than Monday, January 23, 2017. Mail information to MRCU Attn: Thad Jones, Po Box 12217, Kansas City, KS 66112. Or email to [thadjones@mrcu.com](mailto:thadjones@mrcu.com).



# Midwest Regional Credit Union Privacy Notice

Our Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact the Credit Union at (913) 334-4200.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transaction and provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

## Information We Collect and Disclose About You

We collect the following nonpublic personal information about you from a variety of sources and may disclose all the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

\*From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.

\*From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.

\*From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.

\*From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources.

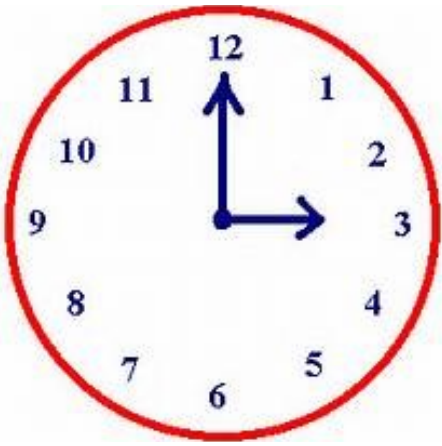
We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize or protect the security of our financial records.

If you terminate your membership with our Credit Union, we will not share information we have collected about you except as permitted or required by law.

## How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintain confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

## Lawrence Office Hours



Effective January 1, 2017 our Lawrence office will have new hours.

Lobby 8:30-1:30 and 2:30-5:30 M-F

Drive Thru 8:30-5:30 M-F; 8:30-12:00 Saturday

### **Put High Payments In The Rear View Mirror**

Whether you need new wheels or are still cruising along in your current vehicle, be sure you see the credit union about financing. With a loan from the credit union, you can put high payments in the rear view mirror.

If you're in the market for a vehicle - whether it's new or just new to you - stop by the credit union for a pre-approved loan. A pre-approved loan will put you in the drivers seat when it comes to shopping for the wheels that best fit your needs because you can shop like a cash buyer. The special rate financing at the dealer may seem as though it can't be beat. But remember those low rates usually apply only to certain makes and models - often the slow-moving versions on the lot.

If you already have a vehicle loan from elsewhere, we think you deserve a second chance. Contact the credit union and tell us about your current rate and terms. Let us give you a better deal!



### **Make The Switch To e-Statements**

Being a credit union member, you have likely experienced superior service and convenience when it comes to your financial management. Perhaps you're looking for a way to make your banking even faster and more secure. Your credit union can help with e-Statements.

By making the switch from traditional paper to paperless statements you will protect your identity by reducing the paper trail of regular mail and in turn the risk of ID theft, while also helping to improve the environment by decreasing the need for natural resources to create paper. In addition, e-Statements will:

- \* Reduce paper clutter in your home
- \* Become available sooner than paper statements
- \* Provide email notifications when a statement is viewable
- \* Offer convenience with online access to account history, anytime from anywhere



Fast, easy, and secure - make the switch to e-Statements today. Find out how by calling or visiting either our Main or Lawrence office.

**Share and IRA  
Certificate Rates**

**4th Quarter Dividends Declared**

**December 19, 2016**

| Term      | Annual           |                            | Annual           |              |
|-----------|------------------|----------------------------|------------------|--------------|
|           | Percentage Yield | Share & IRA                | Percentage Yield |              |
| 6 months  | 0.30%            |                            |                  |              |
| 12months  | 0.55%            |                            |                  |              |
| 24 months | 0.75%            | <b>\$0-\$499.99</b>        |                  | <b>0%</b>    |
| 36 months | 1.05%            | <b>\$500.00-\$9,999.99</b> |                  | <b>0.15%</b> |
| 60 months | 1.55%            | <b>\$10,000.00 Plus</b>    |                  | <b>0.40%</b> |

Minimum deposit required on 6-36 month \$1,000

Minimum deposit required on 60 month \$5,000



**Club Accounts** **0.05%**

**Checking Accounts**  
**\$1,000 Plus** **0.05%**

**Financial Statement**

November 30, 2016

Total Assets \$61,203,196

Total Shares \$55,247,150

Total Loans \$32,402,358

**Holiday Closings**

Our offices will be closed in observance of the following holidays:

**Martin Luther King, Jr. Day** **January 16th**  
**Presidents' Day** **February 20th**

**Office Locations**

On the KCKCC Campus  
7240 State Ave; Po Box 12217  
Kansas City, KS 66112  
(913)334-4200, (800)895-2024  
Drive-thru 8-6 M-F, 8-1Sat  
Lobby 9-5:30 M-F

1015 West 6th Street  
Lawrence, KS 66044  
(785)841-6150  
Lobby 8:30-1:30 and 2:30-5:30 M-F  
Drive-thru 8:30-5:30 M-F, 8:30-12 Sat

