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CREDIT UNION CHRONICLES

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2021

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2020, An "unprecedented" year

The past year has been some of the most trying times in history. Forced distance from friends and extended family along with layoffs and uncertainty about the future for many has created immense stress. As your trusted financial leader, we feel it too.

The effects of the COVID-19 pandemic continue to resonate throughout the country. The impact has been significant, both from an economic point of view and in terms of how companies operate.

All of the uncertainties that we have faced in 2020 as a community, nation and world, have been a reminder as to why the credit union exists.

We were built for this! Credit Unions were established to help its founding members navigate financial hardship and instability.

Never in a million years could I have imagined going to a bank teller wearing a mask and asking for money.

Over the years, we've grown in size and have become strong enough to support you through this and every crisis. The past year has taught us that we have to be as prepared as possible for the unexpected. KRD remains committed to providing the same level of service members have come to expect and need as we navigate these challenges together.

Times like these are why we take pride in our cooperative spirit of people helping people.

Through our members continued confidence in KRD, our credit union has not only survived but has thrived.

There is no question that, our members, and the communities we proudly serve will emerge stronger and more resilient. Our hope is that you'll rely on our strength to provide stability for your finances. On behalf of the hardworking staff, CEO and Board of Directors, thank you for continuing to place your trust in us to care for your family's financial future.

Scholarship Announcement

KRD is offering the 15th Annual Scholarship award this spring. To be eligible, the student must be a member of KRD, between the ages of 16 and 21 and pursuing a secondary education for the 2021/2022 school term.

Students must submit a 500 word typewritten essay on

“Make me laugh.”

Describe and incident in your life, funny or embarrassing (fact or fiction), to make us laugh. Two \$500 scholarships will be awarded. Essay cover letters are available on our website or at the office. Deadline is March 15th.

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

“If you want to invest in something with minimum risk and a guaranteed big return, invest in yourself.”

Bank with Us Anytime, Anywhere

You're constantly on the go and checking your balance and paying bills from home might not always be convenient.

KRD's mobile banking app allows you to do this and more—when and where it's convenient for you. Download our app today to:

Check your balance

Within seconds, check the balance in all your KRD share accounts and loans.

Pay bills using Bill Pay

Make payments to anyone or any company by scheduling one-time or recurring payments.

Transfer money

Make transfers between your credit union share accounts or make a loan payment.

Get alerts

Sign up to receive mobile texts alerting you to low account balances and loan payment due dates for all your KRD accounts.

Check statements

Easily access your statements.

See pending transactions

Verify deposits or withdrawals pending within your accounts.

The busier life gets, the more you need a financial institution that is easily accessible - anytime, no matter where you are.

Search for KRD-FCU in your app store and take your bank with you wherever you go.



71st Annual Meeting

Where else can you go for a meeting, get a homemade meal with desserts, entertainment and win cash prizes?

Just the KRD Annual Meeting!

We greatly missed seeing all your friendly faces last year.



Please join us Monday, March 15th at 6:00 p.m. at the

Community Building, at the Fairgrounds, 1412 W 5th St. McCook, NE.

Tickets are available at the office or give us a call.

Words of 2020 Crossword Puzzle

WORD LIST

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

- Pandemic
- Quarantine
- Social Distancing
- Face Mask
- Hand Sanitizer
- Toilet Paper
- Feet Apart
- Coronavirus
- ShutDown
- Essential Worker
- Virtual Learning
- Symptoms
- Epidemic
- Symptomatic
- Vaccine
- Unprecedented
- Outbreak
- Zoom
- Covid
- Cancelled

CREATED FROM
FREEWORDSEARCH.NET

Financial Humor

If money really
did grow on trees,
what would be
everyone's
favorite season?

Fall



I don't mean to brag
but I'm helping a
Nigerian Prince with a
pretty serious financial
matter. I can't really
talk about it.

What do you get if
you cross a
sorceress with a
millionaire?

A very witch
person.

Knock! Knock!
Who's there?
Cash.

Cash who?
I didn't realize
you were some
kind of nut!

Community Angels

KRD joined Family Resource Center of McCook to provide Christmas gifts for 16 families from our area! Many thanks to our members that “adopted” a family this season.

It was very heartwarming 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, these 35 children wouldn’t have had a Merry and Bright Christmas.



Staff and Volunteers

Staff

CEO/Manager	Sarah Renner
ACH/Loan Officer	Debbie Jenkins
Loan Officer/MSR	Lisa Beideck
Compliance Officer/MSR	Lynette Chmiel
Member Service Representative	Hailee Koetter

Board of Directors

Dari Olson, LeaAnn Doak, Cindy Dame, Mark Carman, Michael Jonasen, Larry Pollmann, Sean Wolfe

Supervisory Committee

Sue Chipman, Sean Wolfe, Joe Ryland, Michael Jonasen Sr, Jane Shield

Our Strength Comes From Our Membership

KRD has an excellent team devoted to the credit union. Our focus is on the Members and to offer affordable products and service to meet their needs. For 71 years, KRD has provided new services to our members while keeping their hard-earned money secure. We couldn’t do it without the Members! With your continued loyalty to the Credit Union, you will continue to receive higher returns on your shares and be eligible to borrow at lower rates. Regardless of what the future brings, we are proud to be on this journey of continued financial health and wellness with each of you. We feel fortunate and grateful for our membership

Share Rates

Regular Shares	APY*
\$50.00 & Over	0.15%
Share Draft Account	
Minimum \$100.00 Balance	0.05%
Share Certificate Accounts	
6 month	0.30%
12 month	0.50%
18 month	0.65%
24 month	0.75%
30 month	0.70%
48 month	0.90%
60 month	1.00%

* Annual Percentage Yield

SCAMS

New Hotel Scam

You arrive at your hotel and check in at the front desk. Typically when checking in, you give the front desk your credit card and they don't retain the card.

You go to your room and settle in. All is good. The hotel receives a call and the caller asks for a random number – which happens to be your room.

The phone rings in your room. You answer and the person on the other end says the following:

“This is the front desk. When checking in, we came across a problem with your charge card information.” As a convenience to the guest, they offer to take the credit card information over the phone. And have you verify your address. Not thinking anything is wrong, since the call seems to come from the front desk you oblige. But actually, it is

a scam by someone calling from outside the hotel. They sound so professional, that you think you are talking to the front desk. But, real hotel personnel will never ask for credit card information over the phone.

If you ever encounter this scenario on your travels, tell the caller that you will be down to the front desk to clear up any problems.

Inform the manager of the hotel that someone tried to scam you of your credit card information, acting like a front desk employee.

Social Security Scam

Nearly half of Americans were targeted by a Social Security scam in the three months prior to November 2020. The scammers are impersonating Social Security Administration (SSA) employees over the phone, to request personal infor-

mation or money.

A common tactic involves fake SSA employees calling people with warnings that their Social Security numbers have been linked to criminal activity and suspended. The scammers ask you to confirm your number so they can reactivate it or issue you a new one, for a fee. These imposters may threaten you and demand immediate payment to avoid arrest, legal action, loss of benefits or suspension of your Social Security number. Social Security does not block or suspend numbers, ever. They wouldn't ask for your Social Security number. SSA employees will never threaten you for information, or promise a reward or resolution in exchange for personal information or money. Be very skeptical! Do not fall for it! Just hang up!

- Don't call a phone number left on your voice mail by a caller. If you want to contact SSA, call the customer-service line at 800-772-1213.
- Don't assume a call is legitimate because it appears to come from 800-772-1213. Scammers use “spoofing” technology to trick caller ID.
- SSA never requests Social Security Number information via email, phone or text.
- Don't click links in SSA emails without checking them. Mouse over the link to reveal the actual destination address. The main part of the address should end with “.gov/” — including the forward slash. If there's anything between .gov and the slash, it's a fake.
- Never give any part of your Social Security number, bank account, or credit card information to anyone who contacts you.

RECIPES

Cheeseburger Casserole

Submitted by Sarah Renner

Step 1: Cook bacon in a large nonstick skillet over medium heat, stirring occasionally, until browned and crisp. Transfer to a plate, set aside. Pour half of the bacon drippings from skillet, and reserve.

Step 2: Add onions to skillet with remaining drippings over medium-low heat, cook, stirring occasionally, until browned and caramelized, about 30 minutes. Stir in Worcestershire, 1/2 tsp of salt, and 1/4 tsp of the pepper. Transfer to a bowl, set aside.

Step 3: Preheat oven to 350°. Heat skillet over medium-high heat. Add ground beef, 1/2 tsp pepper, and remaining 3/4 tsp salt, cook, stirring occasionally, until browned, 8 to 10 minutes. Stir in ketchup and mustard, remove from heat.

Step 4: Spread beef mixture in bottom of a lightly greased 3-quart baking dish. Top with caramelized onions and crumbled bacon. Arrange cheese slices over bacon.

Step 5: Toss buns cubes in reserved bacon drippings, and place in an even layer over cheese slices. Sprinkle with cheddar cheese and remaining 1/4 tsp pepper. Bake in preheated oven until golden and bubbly, about 20 minutes. Serve with toppings.

Ingredients

- 6 thick-cut bacon slices, chopped
- 2 large yellow onions, thinly sliced
- Worcestershire sauce
- Salt and Pepper
- Ground Beef
- Ketchup
- Mustard
- 8 American Cheese slices
- 3 brioche hamburger buns
- Sharp cheddar cheese, shredded
- Shredded lettuce, diced tomato, pickle slices, mayonnaise

Ingredients

- 4 Chicken breasts
- 1 packet Fiesta Ranch Dip
- 1 can black beans
- 1 can Rotel
- 1 can corn, not drained
- 1 pkg cream cheese

Fiesta Chicken

Submitted by Lynette Chmiel

Using a slow cooker, put in chicken and dump the rest of ingredients over the top. Cook on high for 4 hours to 6 hours on low. Shred with a fork and eat over rice with tortillas.

Hailee's Go-To Move

Submitted by Hailee Koetter

Stop at KR D to get some cash and see your favorite Member Service Representatives. Pick your favorite fast food restaurant or whatever you're feeling that day. Order what sounds amazing, preferable not healthy. Eat in the comfort of your own home and enjoy some good ol TV.

FROM OUR HOME TO YOURS

Louisiana Frankfurter Gumbo

Submitted by Sarah Renner

Melt margarine, add celery & green peppers and sauté.
Add all remaining ingredients.
Simmer on low heat for approx. 1 hour.
Serve over rice or spaghetti.

Ingredients

- 3 Tbsp. Margarine
- 1 c Chopped Celery
- 2 Chopped Green Peppers
- 3 tbsp. flour
- 12oz can tomato juice
- 1 pkg Hotdogs (chopped)
- 1 Clove of Garlic
- 1 Bay Leaf
- 1 tsp Pepper
- 1/4 tsp Thyme
- 1/2 tsp Tobasco

Ingredients

- 1½ lbs ground beef
- 1.4 oz can of Rotel
- ½ c water
- 1 c sour cream
- 1 pkg taco seasoning
- 8 to 12 oz. pkg. Colby Monterey Jack cheese
- Corn tortilla chips

Taco Bake

Submitted by Lynette Chmiel

Preheat oven to 350°.

In a medium skillet, brown ground beef and drain.

Add the Rotel, water, sour cream, and taco seasoning mix.

Let simmer for 5-10 minutes.

In the bottom of a greased 9x13 baking dish, place a layer of tortilla chips. Cover with a layer of meat mixture then layer of cheese. Repeat the process until the last layer is cheese.

Bake for 20 minutes, or until the cheese is bubbly.

Chicken Wonderful

KRD staff favorite

Layer in crock pot - cook 6 to 8 hours

Shred chicken and stir before serving.

Top with Sour Cream and Shredded Cheese

Ingredients

- 3 Chicken Breasts
- 1 pkg Ranch seasoning
- 1 pkg Taco Seasoning
- 1 can Black Beans
- 1 can White Beans
- 1 can Vegetarian Baked Beans
- 1 can Rotel Tomatoes w/ chillies
- 1 can of corn
- Sour Cream

Buffalo Chicken Ranch Dip

Submitted by Hailee Koetter

Cook in crockpot until everything is melted (I usually cook on high), stir occasionally.

Serve with celery or tortilla chips.

Ingredients

- 8oz Cream Cheese
- 1 c Mild Shredded Cheddar Cheese (more if you like)
- 1 pkg Hidden Valley Ranch Mix
- 12.5oz Can of Chunked Chicken or 1- Rotisserie Chicken Shredded
- Franks Buffalo Sauce Original

Ingredients

- ¼ c crushed pretzels
- 6 Tbsp. butter
- 1 pkg cream cheese, softened
- 1 can (4 oz) sweetened condensed milk
- 1 c pureed strawberries
- ½ c lime juice
- 1 tub (8 oz) Strawberry whipped topping thawed
- Sliced Strawberries

Double-Strawberry Margarita Squares

Submitted by Debbie Jenkins

Mix pretzels and butter in 13 x 9 pan; press firmly onto bottom of pan. Refrigerate until ready to use.

Beat cream cheese and milk in a large bowl with wire whisk until well blended.

Add strawberries and lime juice; mix well.

Gently stir in whipped topping. Pour evenly over crust

Freeze at least 6 hours or overnight. Let stand at room temperature 15 minutes to soften slightly.

Cut into 16 squares. Garnish with sliced strawberries if desired.

Can't Leave Alone Bars

Submitted by Lisa Beideck

In a large bowl, combine the cake mix, eggs and oil. Press two-thirds of the mixture into a greased 13 x 9 baking pan. Set remaining cake mixture aside.

In a microwave-safe bowl, combine the milk, chocolate chips and butter. Microwave, uncovered, until chips and butter are melted; stir until smooth. Pour over crust.

Drop teaspoons of remaining cake mixture over top. Bake at 350° for 20-25 minutes or until lightly browned. Cool before cutting.

Ingredients

- 1 box white or yellow cake mix
- 2 eggs
- 1/3 cup canola oil
- 1 can sweetened condensed milk
- 1 cup semisweet chocolate chips
- 1/4 cup butter, cubed

Sopapilla Cheesecake

Submitted by Lisa Beideck

Spread one package of crescent roll dough in an ungreased 9 x13 pan or baking dish.

Beat Cream Cheese, 1 C Sugar, and Vanilla.

Spread mixture over rolls.

Spread other package of crescent rolls across top of the cream cheese mixture.

Melt butter, mix in cinnamon and 1 cup of sugar. Spread over top.

Bake at 350° for 25-30 minutes until lightly browned.

Cool completely before cutting.

Ingredients

- 2 pkgs crescent rolls
- 2 Cream Cheese
- 2 C of sugar
- 1 tsp vanilla
- 1 stick butter
- 1 1/2 tsp cinnamon

Ingredients

- 1 C Sugar
- 1 C Brown Sugar
- 1 C Butter/Oleo
- 1/2 C Buttermilk
- 2 Eggs
- 2 tsp Root Beer Extract
- 1 tsp Vanilla
- 4 C Flour
- 1 tsp Baking Soda
- 1/3 tsp Salt

Frosting

- 1 C. Powdered Sugar
- 1 Tbsp. Half & Half
- 2 Tsp. Butter/Margarine
- 1 Tsp. Root Beer Extract

Root Beer Float Cookies

Submitted by Debbie Jenkins

Combine first 7 ingredients. Beat on medium speed.

Add flour, baking soda, and salt at low speed.

Drop by teaspoon on baking sheet. Bake 10-12 minutes at 375°.

Frost when cooled.



Federal Credit Union

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Call or Text: 308-345-7040

Fax: 308-345-7050

E-mail: krd@krd-fcu.org

Website: krd-fcu.org

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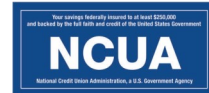
Lobby: Monday - Friday 9:00 - 4:00

Drive Thru: Monday - Friday 8:00 - 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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