

Twentieth Annual Joseph M. Carrigan Memorial Scholarship Recipients Named

Haley Donaldson, Makenzie Dougherty and Jacqueline Janorschke have been named the recipients of the Joseph M. Carrigan Memorial Scholarship sponsored by River Cities Community Credit Union. Each of these recipients will receive \$1000 towards their college education. This is the twentieth year for the scholarship. River Cities has given over \$30,000 in scholarships over the past twenty years.

Joe Carrigan was well known for his involvement in the community. He was instrumental in the formation of River Cities Community Credit Union, formerly known as McCormick Midwest Employees Credit Union and it is our honor to award scholarships in his memory. A number of factors are taken into consideration in the choice of the recipients: involvement in school, grades, citizenship, involvement in the community and an essay on credit unions. All applicants, either themselves or their parents, must be a member of the credit union. In the essay, applicants have a chance to tell how the credit union has benefited either themselves or their families.



Carolyn Simmers, Board, Haley, Jacqueline, Makenzie & Bob Wohletz, Board

Haley is the daughter of Jeff and Emily Donaldson of Faucett, Missouri and attends DeKalb High School. She has been active in Future Farmers of America and Future Business Leaders of America and Softball, for which she's received All-District, All-State and Team MVP honors throughout her four years of high school. Haley serves as Vice-President of her senior class and is copy editor of the Yearbook. She has had perfect attendance at school since third grade, has been on the Honor Roll and awarded Drug-Free Superstar. NHS Blood Drive, 4-H Highway Cleanup and a Special Olympic Softball Tournament are some of her volunteer work. Pitching Lessons have been her work during the summers of 2014-15 and she is a member of the traveling softball organization, the Kansas City Monarchs. Haley plans to attend Highland Community College and later a four year university.

Jacqueline is the daughter of John and Michele Janorschke. She attends DeKalb High School. Jacqueline has been active in Future Farmers of America and Future Business Leaders of America, holding office and winning competitions the past several years. Jacqueline has been a member of student government, NHS, Track, Cross Country and been named a Conference Scholar Athlete. The honors Jacqueline has received are: State FFA Proficiency Winner in Specialty Animals and Area Star in Agribusiness, Girls' State Secretary and Duke of Edinburg International Award Bronze and Silver. She has worked as a sales associate and is also owner of her own beekeeping business. Her volunteer work has been with various groups, including "Make Your Mark, Teen Volunteerism" which she started at age 13 and began a food drive at the high school which now encompasses the grade school. Jacqueline plans to attend University of Missouri at Columbia or Missouri Western State University.

Makenzie is the daughter of Kevin and Stacie Dougherty. She attends Atchison High School. Her activities include Student Council, Volleyball, of which she's played Club volleyball the past six years and Basketball. Makenzie has been NHS treasurer, class secretary, captain of the volleyball-2nd team all league and player of the year- and basketball teams and attended Lunch of Champions all four years. Four mission trips, assisting at Atchison Child Care and at First Christian Church VBS have been part of her volunteer work. Makenzie has worked part-time at babysitting and currently waitresses at Gateway to Kansas. She plans to attend Emporia State University or Northwest Missouri State University.

WHAT YOUR COLLEGE STUDENT NEEDS TO KNOW ABOUT MONEY

Location matters.

College students are thinking about what they want to do after graduation, including what kind of job they want and where. Teach them about cost of living adjustments. The same salary in Los Angeles is far different than Kansas City.

Salary vs. take-home pay.

Be sure your student knows the salary they are expected to make is not what they will actually have to live on. Talk to them about tax withholdings and show them how to calculate their take-home pay.

The difference between a debit card and a credit card, and when to use each.

Seems like a no-brainer, but many people don't know the difference between debit and credit. A debit card takes money out of your account, while a credit card is essentially a loan you must pay back (with interest). A debit card should be used for regular household expenses or things like going out to eat or gas. A credit card should be used for items like travel arrangements or a big-ticket household expenses.

Every little bit of savings help.

The average American cannot cover a \$500 emergency expense with cash. Yet, many of us will have this kind of emergency in the next 12-18 months. Experts suggest you tell your student to view savings as a bill to pay before other bills. How much should they put away? Ten percent of your gross income is a good starting point.

This is a revised version of the article here: <https://www.nerdwallet.com/blog/advisorvoices/college-students-money/>



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Events

Office Closed:
 July 4- Independence Day
 Sept 5- Labor Day

Our Board of Directors has declared a dividend of 0.80% on vacation club and 0.30% on shares.

Beginning January 2016, RCCCU will reimburse members that complete the Dave Ramsey financial education courses \$75 upon presentation of a certificate of completion. Limit one per family.





In the Spotlight



Our member spotlight this month highlights Lydia Funk. Lydia volunteers her time serving on the Atchison Hospital Board and is also a trustee for Trinity Episcopal Church. She is a past United Way Board Member and was an officer of the AHS Booster Club for seven years. Lydia works at Blish-Mize as Executive Vice President and Chief Financial Officer. We appreciate her work in our community. Thank you!

Joe Carrigan Golf Tournament

June 11th eighteen teams golfed in our tournament. Our scholarship winners attended lunch and met golfers. The team of Bob Boring, Kent McConaughy, Tony Mundt and Barry Sullivan won first place. It was a hot day, but a fun one. Our silent auction was a success and the BBQ lunch by Alan Dunster was a hit as always. We appreciated all of our members bidding in the auction. Pictured is our winning team and our scholarship winners with the Carrigan Family Team.



Youth Month Winners



Winners of our Youth Month Coloring Contests, Evan and Alexis, holding the prizes they received. Credit Union Strong! was our theme this year. We had a fun party with dumbbell snacks and lots of activities on April 21st. Our Youth members deposited \$1,270.98 in their accounts with 138 deposits made in April, resulting in lots of athletic themed deposit gifts. All depositors were entered into a national contest for a FitBit from CUNA. *Youth accounts may be opened with only \$5.00!* Open one for your youth any time.



Renee was our grand prize drawing winner for River Cities' Youth Prize. She received a YMCA day pass, Lion's Pool Pass, beach towel, RCCCU backpack bag and other fun summer items. Congrats to all of our winners. Thanks for being River Cities' members!

Introducing GAP Plus!

RCCCU has added GAP Plus, which is Total Loss Protection...and then some. The moment you drive your vehicle off of the lot, it depreciates about 20% on average, with roughly a 15% decline yearly for the next four. GAP Plus can help cover the difference in the case of a total loss **and** provide a **\$1,000** deduction toward your next vehicle loan at RCCCU if financed within 90 days of the GAP claim settlement.

Your loss: \$20,000
Insurance settlement: -\$16,000
Deductible: -\$500
Your responsibility: \$4,500
GAP Plus helps cover: \$4,500

Borrow on your own savings at 7%. Ask us how!



We offer discounted tickets to all of these parks. Give us a call for discount codes or come by to purchase tickets for Schlitterbahn or Worlds of Fun.

River Cities CCU Annual Meeting

Our annual meeting was held on April 7th at 6:30 p.m. at the Trinity Lutheran Church meeting room. The décor and food were Italian. Lasagna was enjoyed by 56 members. The state of the credit union report was given by several officers. Kay Greenly and Jerry Erzen were re-elected as board members with Susan Haas re-elected to the Supervisory Committee. Door prizes and Bingo for cash rounded out the evening. Our cake was made by Mad Batters and looked like a real pot of spaghetti! Deborah Robinson and John Wohlgenuth were inducted into the RCCCU Hall of Fame.

The Joseph M. Carrigan Memorial Scholarship in the amount of \$1,000 each was presented to Haley Donaldson, daughter of Jeff and Emily Donaldson, Makenzie Dougherty, daughter of Kevin and Stacy Dougherty, and Jacqueline Janorschke, daughter of John and Michelle Janorschke. Everyone enjoyed our annual meeting and all members are invited.

