

BY JIM HOLT, PRESIDENT/CEO

As we celebrate our 75th anniversary this year, we are looking to the future. This spring, Mid American Credit Union will break ground for its latest full-service branch. It will be located in northeast Wichita off K-96 highway at the 29th Street and Webb intersection. The facility will combine a retail-based concept, which will be new to the Wichita financial industry market, and the proven cooperative strategy of working with other credit unions.

We are working with Cessna Employees Credit Union and Catholic Family Federal Credit Union and perhaps one or two other credit unions to bring this new facility to fruition. This concept is similar to the one we used in developing our branch in southwest Wichita. The grand opening of the new facility is expected in fall 2012.

We are particularly excited to bring a retail-based concept in financial facilities to Wichita. The 4,000-square-foot facility will feature up to three free-standing teller-pods in a rotunda-shaped lobby. The pods will work like a concierge center for members. Employees will greet members as they arrive and handle financial transactions in a more relaxed setting, without the physical barrier of a large teller line.

Financial institutions in other markets using this model say it improves member relationships,

allowing the member to feel more like they are a part of the credit union and partners in handling their financial needs.

We believe this approach will appeal to guests of adjacent hotels and shoppers and employees of nearby retailers. The facility will include a Wi-Fi cafe -- complete with a drive-through lane for convenience. Members of the 4,100 branches within the Credit Union Service Centers network can handle their banking needs at this new facility, along with taking time to sip a coffee while checking e-mail or surfing the Internet.

The building also will include a community room that can be used by not only our affiliate employee groups but other community organizations. This will allow those groups to experience the people-helping-people credit union brand, and possibly even consider joining us as an employee group or as individual member.