



MIDAMERICAN
CREDIT UNION[®]



2025 ANNUAL REPORT

Exceeding Members' Expectations Every Day



Rebecca Bouska
Chair



Bradley J. Herzet
President / CEO

Board of Directors

CHAIR

Rebecca A. (Becky) Bouska

VICE CHAIR

Trey Cusick

SECRETARY

Kathy Jewett

TREASURER

Clint Lopez

DIRECTORS

Rick Dixon

Rod Thimesch

Our Mission

To be our members' trusted financial home

Our Vision

Exceeding members' expectations every day

Mid American Credit Union, I am happy to report, finished its eighth decade of embracing the credit union philosophy by reaching a significant milestone in 2025: We surpassed the \$500 million mark in assets. In addition to being a credit union with \$511 million in assets, we also passed a rigorous examination by the Kansas Department of Credit Unions with flying colors. Passing an exam by the KDCU is very significant, since it affirms that we are managing risks effectively, protecting member assets and are in full compliance with regulations. That helps ensure that we are indeed your trusted financial home.

Enhancing members' digital banking experiences

With so many members relying on — and even preferring — the ability to interact with us 24/7 through digital devices, we continue to place an emphasis on creating more features that allow you to do that effectively, efficiently and safely.

The online application process for potential members was improved in 2025 to make it easier and faster for those who apply for membership through the Mid American website. We also created a new digital onboarding process, initiated with a welcome email, to help new members become acquainted with the online banking features available to them.

We continued to add features that address both the functionality and safety of our robust online banking platform. For example, you can now click on your loan transaction histories to find out the amounts applied to principal and interest. We also improved the two-factor authentication security feature so that you can be notified about logins from other devices, allowing you to block any fraudulent or non-approved access.

Also, in 2025, we consolidated the functions of two separate apps — the MACU Card Manager and the MACU online banking app — into one integrated MACU app.

Improving physical footprints

We continued to make improvements in our physical locations. In late 2025, we started a major renovation of our branch in Arkansas City that will result in removing the north side of the building, completely remodeling the lobby, improving the parking lot and reconfiguring drive-through lanes. The project should wrap up in the first quarter of 2026. Also in 2025, we upgraded the ATM at our Larned branch.

Educating youth and adults

Financial literacy remains a cornerstone of our outreach for both members and nonmembers. In 2025, we provided more than 1,035 volunteer hours, exceeding our goal of 900 hours, toward these efforts that reached more than 4,100 youth and adults.

We participated in 22 days of Reality U, the financial simulation project for area middle and high school students, and our volunteers interacted with 2,580 students.

During more than 565 hours of Lunch & Learn seminars, offered on-site and virtually with 27 affiliated business partners, we provided guidance to 1,564 adults on topics that included budgeting, improving credit scores and more.

Through our website and other communication channels, we increased efforts to raise awareness about scams and fraud with articles and other tips. We also introduced a mascot to help convey the message: Benny the Buffalo and his Scam Squashers.

Connecting with our communities

In 2025, we provided volunteers and donations to Girls on the Run, a program that helps inspire girls in third through eighth grade to be joyful, healthy and confident through a curriculum that integrates running, and Children First, a nonprofit with programs that address food insecurity and other issues to increase family stability.

Before school got underway in the fall, members and staff donated backpacks and other supplies to two elementary schools adopted by nearby Mid American branches.

Celebrating milestones and members

In 2026, Mid American is celebrating 90 years of service. Major prizes and giveaways are going to be offered throughout the year, with more information available on the Mid American website, social channels and in branches.

We would not be reaching milestones, such as surpassing \$511 million in assets and 90 years of service, if it weren't for our members and the belief that people helping people is a worthwhile endeavor. On behalf of the Mid American leadership, staff and volunteers with our Board of Directors and other committees, thank you for your trust and support in allowing us to be your financial home.

Rebecca A. Bouska
Chair, Board of Directors

Statement of Financial Condition

AS OF	12/31/24	12/31/25
Assets		
Loans to Members	\$414,192,306	\$464,885,311
Fixed Assets (Land, Building, Equipment)	11,064,945	11,265,211
Allowance for Loan Losses	(3,050,311)	(3,236,177)
Cash (On Hand and In Bank)	8,511,230	15,151,226
Investments	6,517,354	6,995,180
Other Assets	17,900,571	16,146,754
Total	\$455,136,095	\$511,207,505

Liabilities

Shares	\$379,593,783	\$427,463,503
Regular Reserves	5,067,990	5,067,990
Undivided Earnings	37,126,847	40,723,817
Other Liabilities	33,347,475	37,952,195
Total	\$455,136,095	\$511,207,505



Statement of Income Expense

AS OF	12/31/24	12/31/25
Income		
Interest on Loans	\$23,497,386	\$27,903,668
Income from Investments	462,405	491,517
Other Income	6,922,114	7,124,046
Gross Income	\$30,881,905	\$35,519,231
Operating Expenses	\$20,829,589	\$21,896,331
Net Income	\$10,052,316	\$13,622,900

Distribution of Net Income

Dividends Authorized	\$8,704,999	\$10,025,930
Undivided Earnings	1,347,817	3,596,970
Total	\$10,052,316	\$13,622,900

Full-Service Branches in Wichita

West Branch / Main Office

8404 W. Kellogg Drive
316-722-3921
Toll free: 800-366-6228 (in Kansas)

Sedgwick County Branch

525 N. Main, Ste. 103
316-383-7999

Northeast Branch

2993 N. Webb Road
316-779-0062

South Branch

2433 W. 31st St. South
316-942-7326

East Branch

513 S. Oliver
316-779-0011

Full-Service Branches in Kansas

Arkansas City

1610 N. Summit • 620-442-5811

Larned

114 W. 5th St. • 620-644-3839

Lawrence

550 N. Wakarusa Drive • 785-856-3051

Overland Park

9201 W. 87th St. • 913-362-5200



Mid American Credit Union members have access to more than 20 Wichita-area CO-OP Shared Branches and more than 5,000 nationwide. Look for the CO-OP Shared Branch logo at participating credit unions to make cash transactions, including deposits, withdrawals and transfers, along with account inquiries.



From humble Kansas roots to nationwide membership

In the early days of the credit union movement, employees and volunteers were not allowed to borrow from the credit union where they worked or volunteered. This meant the people who most believed in the credit union philosophy of people helping people could not take advantage of the benefits it offered.

In 1936, Kansas Federal Credit Union was chartered to serve employees and volunteers of credit unions, credit union associations and members of their families.

In the late 1970s, new legislation allowed credit union employees/volunteers to apply for loans from their workplace. At that point, Kansas Federal switched from a federal to a state charter, and in 1979, it changed its name to Mid American Credit Union. This charter change allowed the credit union to expand its field of membership to include additional Kansas residents and employees of affiliated groups.

Today, Mid American Credit Union has grown to a full-service financial institution with assets over \$500 million, with five locations in Wichita and four locations in other Kansas communities, serving more than 500 employers in Kansas and more than 46,000 members nationwide.



Federally Insured by NCUA



Visit us Online
www.midamerican.coop