

MACU FOR YOU

Your Money. Your Credit Union.

Fall 2026



Taking shape

By Brad Herzet, President/CEO

From renovations and groundbreaking to a new set of tools for your financial well-being, several things have been taking shape at Mid American in recent months.

Branch updates

A major transformation took place over the summer at our South Wichita Branch, 2433 W. 31st St. S., as the once-former gas station took on the signature look of existing Mid American Credit Union branches. Renovations should be completed by late October.

In August, we broke ground for our new far northeast Wichita branch on the northwest corner of East 21st Street North and 143rd East. Construction is expected to be done by next summer.

Watch MACU social media channels for the announcement on the South Wichita Branch's grand reopening and progress updates on the new branch.

All your accounts in one place

To help you manage and keep your financial life in shape, Mid American has introduced a new feature called My Financial Health (midamerican.coop/my-financial-health), a convenient collection of tools designed to keep all your financial information organized — all from one place, your Mid American mobile banking account.

The free basic version provides your credit score and personal identity monitoring. The premium version (\$8.99 a month) provides a much more expanded suite of features, including monitoring of credit events and Social Security number usage, debt management, and home value and equity insights.

Helping meet members' goals

Melisa Hunt was dropping off a deposit from her in-home daycare business when she saw a teller job posted at Mid American Credit Union.

That was 30 years ago. Now a senior loan officer, Hunt says two things have remained constant in her career: feeling like she's working among family and helping members with their finances.

One member stands out in particular for Hunt: a young man worried about having his truck repossessed and handling his debt.



Melisa Hunt's grandchildren, Ella and Aiden, are her greatest joy.

She helped him refinance his truck loan through MACU and then continued to advise him on how he could reduce his debt and build his credit. The young man showed his depth of appreciation by inviting her to his wedding.

Besides her MACU family, Hunt loves spending time with her own family. "My grandchildren are my greatest joy," she says. She also enjoys vacationing near oceans and mountains.

Stop the swap

One of the latest ruses on the rise is SIM swapping — when a criminal tricks your mobile carrier into transferring your phone number to a new SIM card.



Benny the Buffalo
MACU Scam
Squasher

With the new SIM card under their control, the fraudster gains access not only to your phone number, but also other information linked to your device, including financial and social accounts, stored data and personal information.

Take these steps to help prevent SIM swapping:

- Check if your mobile carrier offers SIM lock features.
- Use unique complex passwords for digital accounts and enable multi-factor authentication on accounts.
- Opt for more secure authentication methods such as biometric recognition or hardware-based security keys.

For information on how to mitigate the damage of a SIM swapping takeover, visit midamerican.coop/macuforyou-newsletter-fall-2026.

90 years, \$90 cheers

As we wrap up our 90th anniversary year, we're celebrating with a special giveaway of 45 \$90 Visa gift cards. Between Oct. 1-31, 2026, members and nonmembers can enter for a chance to win. Learn more online, on social media, or inside MACU branches.



Fall: A crucial window to home maintenance

By Debbie Stang, Home Loan Officer

While each season can bring a checklist of chores for homeowners, fall is the most crucial window for doing home maintenance to prevent minor issues from becoming costly repairs later.

Water freezing and thawing can cause damage in several areas. Clogged gutters can trap water and create ice dams, forcing water backward under shingles. Freezing moisture in foundation cracks can cause them to widen, leading to water leaks and structural shifts. Disconnect garden hoses, since trapped water can freeze inside faucets and cause pipes to burst.

Caulk and apply weatherstripping to leaking windows and doors to help reduce heating bills. Don't wait for your furnace to fail during falling temps; schedule an annual inspection to ensure it's running efficiently.

Test all smoke and carbon monoxide detectors. Have fireplace chimneys swept to clear out creosote buildup, a leading cause of house fires. Make sure winter equipment and tools, like a snowblower or shovels, are in working order.

Trim and remove dead limbs in the fall to help prevent property damage during high winds or heavy ice accumulation. Remember to clean and store your lawn equipment and outdoor patio furniture. For more tips, visit midamerican.coop/macufor-you-newsletter-fall-2026.

Visit midamerican.coop/loans/home-loans to find out more about mortgages and home equity products. Feel free to contact either me or LeeAnn Marker for more information. Phone: 316-722-3921 | Email debbies@midamerican.coop or leeannm@midamerican.coop.

Getting paid: Turn your savings into a retirement paycheck

By Jessica Brokaw, CFP

During your working years, life is built around a steady paycheck. Money comes in regularly, bills get paid and whatever is left goes toward savings. Retirement flips that script, turning your savings into your retirement paycheck.



Where Retirement Income Comes From

Social Security is often the starting point. Many people use Social Security to cover basic expenses, then rely on a mix of retirement accounts and other personal savings sources to fill the gap and provide flexibility for spending.

How Much Can You Spend — Safely?

Retirement can last 20 to 30 years — or longer — so it's important to balance enjoying today with protecting tomorrow. A retirement paycheck approach can help create steady income without running out too soon by looking at expected expenses, rising costs over time and future healthcare needs.

Plan for Change

Many retirees spend more early on when they're active, then less later and possibly more again if healthcare costs rise. Having different income sources and a flexible withdrawal plan can help you adjust as your needs change.

Make It Feel Like a Paycheck Again

Many retirees create a predictable "paycheck" feeling by using monthly withdrawals. It can reduce stress and make retirement finances easier to manage.

At Mid American, LPL Financial Advisor Jessica Brokaw is available to assist you with investment, retirement and legacy planning. Contact her at Jessica.Brokaw@LPL.com or 316-779-0800. The full article and disclosure statements can be found at midamerican.coop/macufor-you-newsletter-fall-2026.

More MACU For You

Read expanded versions of MACU For You articles at midamerican.coop/macufor-you-newsletter-fall-2026. For more timely information, follow us on Facebook and Instagram.

Holiday Closings

Columbus Day | Monday, Oct. 12
Veterans Day | Wednesday, Nov. 11
Thanksgiving Day | Thursday, Nov. 26
Christmas Eve | closing at noon
Thursday, Dec. 24
Christmas Day | Friday, Dec. 25
New Year's Day | Friday, Jan. 1



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