

MACU FOR YOU

Your Money. Your Credit Union.



Summer 2026

More branch news, helping the community

By Brad Herzet, president/CEO

Mid American Credit Union's footprint in Wichita continues to grow.

This summer, we will break ground on a new freestanding branch at East 21st Street North and 143rd East, our fifth such location in Wichita. Expected to open in late spring 2027, the branch will feature MACU's signature design and office space for up to 26 employees. We plan to retain our branch at 29th and Webb.

Meanwhile, the major renovation of our South Meridian branch into an essentially brand-new facility is expected to be completed this fall.

As a finishing touch to our remodeled Arkansas City Branch, we are working with a local artist to create a mural reflecting the community.

Beyond facility improvements, MACU is investing \$26,000 through its [Consumer United Program](#) to support financial education initiatives offered by local nonprofit organizations.

Elder financial abuse: Know the warning signs

Elder financial abuse is a growing problem that can have devastating emotional and financial consequences.

While an estimated one in 10 older adults experiences reported financial abuse, many cases go unreported because victims feel embarrassed, fearful or unsure where to seek help. Financial exploitation often involves someone the victim knows and trusts, such as a family member, caregiver, friend or advisor. It occurs when someone improperly uses an older adult's money, property or assets for personal gain.

Common warning signs include unexplained withdrawals, large transfers of money, missing funds, sudden changes to wills or power of attorney documents, unpaid bills despite adequate resources and increased anxiety or reluctance to discuss finances. Be alert if a new friend, caregiver or relative shows unusual interest in an older adult's finances or begins isolating them from family and support systems.

If you suspect financial abuse, take action. Talk with the individual, document concerns and report suspicious activity to Adult Protective Services, law enforcement, or a trusted financial institution. Mid American members can call 316-722-3921, ext. 202, for assistance.



Benny the Buffalo
MACU Scam Squasher

Anniversary giveaways heat up

We're turning up the heat for our 90th anniversary celebration with our Ultimate Cookout Promotion.

Between Aug. 1-31, 2026, members and nonmembers can enter for a chance to win an incredible cookout package featuring a Yoder Smoker YS640s Pellet Grill on a Competition Cart, grilling essentials, a \$500 Creekstone Farms gift certificate, 52-quart wheeled RTIC cooler and more. Check our website, social media and inside MACU lobbies for details and official rules.



Two-time winner



For the second consecutive year, Bethanie Brooks, mortgage loan processor, received the Best of Quality Award from Member Mortgage Award Services (MMS). Owned by a cooperative of credit unions, MMS connects members to competitive home loan products.

Credit unions: providing needed financial resources

Rick Dixon has long embraced the credit union philosophy of people helping people. As a young husband needing a car loan and later as leader of the family-owned petroleum equipment supplier Hoidale Co., he turned to credit unions for trusted financial support. When his company transitioned to direct deposit, Dixon partnered with Mid American to help employees access financial services. Dixon retired in 2016 from the company his grandfather founded 80 years ago. He has volunteered with Mid American since 1991, serving on the credit committee until 2009 and on the current board of directors.



Upgrade Their Piggy-Bank.

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Download the My First Nest Egg app to help your child learn healthy money habits.

To sell or not to sell

By Debbie Stang, Home Loan Officer

Deciding whether to sell your home involves more than just market conditions. Life changes — a growing family, a desire to downsize, or being ready for a new neighborhood might have you considering selling. At the same time, it's important to evaluate your financial goals and the value of your investment.

A home can build wealth over time through appreciation and equity. Appreciation is the increase in your home's value since purchase, while equity is the difference between your home's current value and the balance remaining on your mortgage. As equity grows, it can be used to help purchase a new home, fund home improvements or consolidate higher-interest debt.

Current housing trends in many Kansas markets continue to favor sellers, with strong demand often leading to multiple offers and competitive prices. However, selling also means preparing to buy in a competitive environment, making mortgage pre-approval and careful planning essential.

Whether you're ready to move or invest further in your current property, understanding your home's value and available financing options can help you make a confident decision.

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 leannm@midamerican.coop.



The secret sauce: A workplace retirement plan is more powerful than you think

By Jessica Brokaw, CFP®

Your workplace retirement plan provides you with an automatic savings plan, tax advantages, an employer match, a diverse menu of well-researched investment options and comprehensive online retirement planning tools.

However, there's one ingredient that makes your plan so powerful that it almost feels like cheating — compound interest. It's the secret sauce that has the potential to turn even modest savings into something much bigger over time.

Compound interest means your money earns interest on both what you save and the interest it's earned. Here's a simple example: If you invest \$100 a month into a workplace retirement plan such as a 401(k), and it earns an average 7% return annually, in 30 years you could have over \$113,000. Your investment growth isn't taxed each year. That's called tax-deferred compounding.

Whether you're saving in a traditional (pretax) account or a Roth (after tax) account — or a mix of both — compound interest works the same. The key difference is when you pay taxes: either now (Roth) or later (traditional).

The earlier you start saving, the more time compound interest has to work. Small contributions and increases can potentially grow into something significant.

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-summer-2026.

More MACU For You

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

Holiday Closings

Independence Day | closed
Saturday, July 4
Happy 250th Birthday, America!

Labor Day | closed
Saturday & Monday, Sept. 5 & 7



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