

MEMBER INSIGHT

WINTER 2026



Marking Steady Growth Since 1936

By Brad Herzet, President/CEO

A few months before the Great Depression hit in 1929, the Kansas Legislature passed the Credit Union Act.

With an emphasis on saving money and common connections, credit unions became popular in Kansas over the next few years, particularly among low- and middle-income families. However, employees and volunteers of credit unions, as well as their family members, couldn't borrow money from the credit unions they served.

That changed in 1936, when the Kansas Federal Credit Union — Mid American's predecessor — was established. As a federally chartered institution, KFCU could loan money to the people and their families who were making credit unions available in their communities.

After legislation changed in the 1970s to allow employees and volunteers full access to their employees, KFCU



became a state-chartered institution and was renamed Mid American Credit Union.

This year marks Mid American's 90th anniversary — nearly a century of serving Kansans and their communities. We've made steady growth in the decades since, merging with smaller credit unions outside of Wichita to keep those services available in those communities and expanding opportunities for other groups to join as members.

Plans are underway to celebrate this milestone. As details are finalized

for special activities and events, we will share that information in various ways, from lobby announcements to our website and on social media.

Member Insight, our quarterly newsletter that is printed and mailed to those receiving paper statements, has been a longtime means of communicating with our members. We are planning to make some changes to its format this year.

By taking greater advantage of our website and social media channels, we plan to provide our members with more content and financial education information than the printed newsletter allows.

Holiday Closings

- Martin Luther King Jr. holiday
Monday, Jan. 19
- Presidents Day holiday
Monday, Feb. 16

Annual Membership Meeting

- 5:15 p.m. Tuesday, March 17
8404 W. Kellogg, Wichita



Smart rates. Simple terms.
Competitive Auto Loans
made just for you!

<https://www.midamerican.coop/loans/auto-motorcycle-boat-and-rv-loans>

Loans subject to credit and approval. Ask us about applicable fees, rates, and terms.



Your Passport to Less Stress

When it comes to going on vacation, don't let financial stress get in the way. Start setting aside money in a vacation savings account for an upcoming getaway, whether it's a long weekend out-of-state, a weeklong cruise or an extended international trip.

A [MACU vacation savings account](#) earns a higher dividend than a regular savings account. Another benefit: You can make three free withdrawals monthly, giving you the flexibility to take that vacation any time of the year.

Here are tips to help get on the way to your next vacation:

Set a destination. Estimating trip expenses will help determine how much you should set aside each month. Use the Goals feature under the Insights section on your MACU online banking dashboard to help make your savings plans.

Make it automatic. Set up regular transfers from your checking account or your payroll check for consistency and convenience.

Boost your savings with bonus money, like tax refunds or cash gifts.

Add other savings. Review your spending habits and route even the smallest cuts toward your vacation account.

For more on MACU savings accounts, call the Contact Center, (316) 722-3921, ext. 202, or visit a local branch.

Don't be Taxed by Scammers

Tax season is often the prime time for fraudsters or scammers to steal your identity and even your refund. Here are two common cons.

IRS impersonators. Typically, the IRS will contact taxpayers by mail through the U.S. Postal Service. It will only email or text you if you've previously provided permission, so be wary of links, particularly if they are unsolicited or have misspellings.

The IRS does not make automated or direct phone calls to threaten you with law enforcement or pressure you to provide financial or other personal information. It also does not take payments through

social media, gift cards or prepaid debit cards.

Posing as preparers. Some warning signs include someone who says they will collect your refund and pass it on to you or who asks you to provide any owed taxes in cash. The IRS requires anyone who prepares federal tax returns for a fee to have a preparer tax identification number (PTIN) that must also appear on your return. Volunteer preparers don't need PTINs. The IRS provides a searchable directory at irs.treasury.gov/rpo/rpo.jsf that includes anyone with a PTIN who holds a professional credential or has filed an IRS form of qualifications.

New Deduction on Car Loan Interest

A new provision in the July 2025 tax and spending law, referred to by some as the One Big Beautiful Bill, is a deduction on car loan interest for tax years 2025 through 2028.

Only new vehicles with final assembly in the U.S. that are not used for business are eligible; income limits also apply for qualifying taxpayers.

To confirm whether the interest on your auto loan qualifies, please refer to official IRS guidance (irs.gov) or consult your tax advisor.

The amount of interest paid year to date (YTD) on your Mid American Credit Union auto loan can be found:

- Within online banking,
- On your monthly statement,
- On your year-end statement.

If your loan is paid in full during the year, you'll find the interest paid YTD on the final loan statement issued the month after payoff.

Need assistance? Our team is here to help. Call 316-722-3921, ext. 202, or visit your local branch.

Congratulations, Greg!

Greg Teter, who joined Mid American in 2017, will be honored as one of the metro area's top chief financial officers at the [Wichita Business Journal's 2026 CFO Awards](#) event on Jan. 15. Teter says he has enjoyed working with numbers — and being part of Steeler Nation — for decades. In 1981, he earned a bachelor's degree from Friends University, where he played baseball. Before joining MACU, he held administrative positions in the retail and manufacturing industries.





New Year, Fresh Start

By Debbie Stang, Home Loan Officer

Home ownership is a year-round responsibility, but the beginning of the year is a great time for reviewing,

revising and being proactive about your home's future. Renters can also benefit from the following tips.

Catalog your home contents.

Several mobile apps and web-based platforms make it easy to create and update home inventory lists by using AI to analyze uploaded photos. Here are some options to check out: bevelmade.com, HomeZada.com and the [National Association of Insurance Commissioners](http://NationalAssociationofInsuranceCommissioners.org) home inventory app.

Go from room to room, including storage spaces, and take photos and videos of your items. List details of higher value items, such as brands, model and serial numbers of appliances and electronics, and their purchase dates and prices. Also note the conditions of items. Use your list to confirm you have enough coverage through your homeowner's or renter's insurance policy.

Conduct an energy audit.

Checking for air leaks, poor insulation and cracks will not only help you feel more comfortable in your home, but it also might help save money on your utility bills. It's also a good time to check the efficiency of appliances.



For DIY audits, check windows, doors, lighting and plumbing fixtures, and electrical outlets, and caulk or seal any gaps. Visit the Department of Energy website (energy.gov/energysaver) for a more complete list for doing a home energy audit, including finding and hiring a professional, and other tips.

Review home expenses.

It's also a good idea to audit your household finances, such as budgeting for HOA fees, property taxes and streaming services.

Plan ahead for projects.

Add calendar reminders of seasonal and other duties for the upcoming year, such as cleaning out the garage, sprucing up the backyard or picking out new paint colors. If you are planning any home renovation projects or major repairs, create a project timeline and checklist.

Take advantage of a home equity loan or line of credit to finance any home repairs or remodels. To view rates or start the loan application process, visit midamerican.coop/loans/home-loans. For more information, please call (316) 722-3921 and ask for either me or LeeAnn Marker, or email debbies@midamerican.coop or jeeannm@midamerican.coop.

One loan.
Endless possibilities.

- ✓ Renovations
- ✓ Student loans
- ✓ Debt consolidation

visit
<https://www.midamerican.coop/loans/home-loans>
 to learn more

Loans subject to credit and approval. Ask us about applicable fees, rates, and terms.

Volunteer Spotlight: Becky Bouska

With service-minded parents, it's little wonder that Becky Bouska combined a long, successful career in local government and continues to volunteer for organizations that center around helping others and improving lives. Bouska has chaired MACU's Board of Directors since 2008.

It was her mother, Anneka Allen, who introduced Bouska to credit unions at a young age, when she set up a savings account for Bouska at Wichita State's Campus Credit Union. Allen became WSU's first female PhD chemistry professor in 1964. Bouska's father was a military veteran.

Bouska started volunteering for Mid American more than 30 years ago, when she worked in Sedgwick County's finance division. She initially served on MACU's supervisory committee.

During her 20-year career with the county, Bouska held several leadership roles including finance director. In 2006, she moved into city government leadership roles, first with Valley Center and then Maize.

Bouska said MACU's financial education and wellness goals align well with her values.

"Good fiscal health is right there behind physical health."

Retired since 2019, Bouska has enjoyed traveling more, resuming quilting and spending time with her five children and three grandchildren. She volunteers with other organizations, including Wichita's Global Learning Center.





Staying Cool Under Pressure

Six Strategies for Dealing With Market Volatility

By Jessica Brokaw, CFP®

When the market's temperature keeps changing, it's easy to feel the heat — or as if you've been left out in the cold. Your workplace retirement plan can withstand these swings if you know how to keep your cool. Here are some smart strategies to help your retirement savings thrive despite unpredictable financial climates.

Don't let the heat get to you.

Market drops can make you sweat but pulling your money out during a downturn locks in losses. Historically, markets bounce back over time. Instead of reacting emotionally, stick to your long-term strategy and ride out the fluctuations.

Keeping your cool during market volatility takes patience and strategy.

Stay calm, keep contributing, and stick with your long-term goals.

Keep your portfolio well-balanced. A stable retirement plan is like a well-regulated thermostat — balanced and consistent. Diversifying your investments across asset classes like stocks, bonds and cash equivalents helps reduce risk and smooth out the impact of volatile markets. Regularly review and rebalance your portfolio to stay on track.

Stay invested during cold spells.

When the market cools off, don't freeze your contributions. Continuing to invest during downturns means you're buying shares at lower prices, setting yourself up for potentially greater growth when the market warms up again.

Don't get burned by market timing.

Trying to guess what the market will do is nearly impossible. Therefore, it's important to stay disciplined by making consistent contributions and avoiding rash decisions based on short-term movements. Missing even a few of the market's hottest days can seriously dampen your long-term returns.

Adjust your risk as you approach retirement. As you get closer to retirement, consider dialing down an appropriate amount of risk to help preserve your savings. Gradually shifting to more conservative investments can help protect your nest egg from sudden market chills.

Consult with an experienced advisor, your market climate specialist.

When the financial climate leaves you feeling uncertain, an experienced advisor can help you put things in perspective and maintain a steady investment strategy. Don't hesitate to seek guidance tailored to your unique situation.

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.

Informational Sources: Capital Group: "Strategies for Dealing With Market Volatility" (accessed March 17, 2025); Franklin Templeton: "How to Navigate Market Volatility" (accessed March 17, 2025).

Source/Disclaimer: This material, prepared by LPL Financial, LLC, is for general information only and is not intended to provide specific advice or recommendations for any individual. There is no assurance that the views or strategies discussed are suitable for all investors or will yield positive outcomes. Investing involves risks, including loss of principal.



Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (Member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Mid American Credit Union and Mid American Retirement and Investment Services are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Mid American Retirement and Investment Services, and may also be employees of Mid American Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Mid American Credit Union or Mid American Retirement and Investment Services. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency

Not Credit Union Guaranteed

Not Credit Union Deposits or Obligations

May Lose Value

Loan Rates As Low As ...

4.99% APR	New & Used Cars
5.99% APR	New Motorcycles
7.45% APR	New Boats/RVs
5.99% APR	Home Equity
9.90% APR	Select Visa
14.90% APR	Everyday Visa
10.90% APR	Signature Loan

APR = Annual Percentage Rate. Rates subject to change without notice. Contact us for more information about fees, conditions and terms of these loans and rates.



8404 West Kellogg Drive
Wichita, KS 67209-1845

P: (316) 722-3921
P: (800) 366-6228 (in Kansas)
F: (316) 722-0920

BOARD OF DIRECTORS

Becky Bouska, Chair
Trey Cusick, Vice Chair
Kathy Jewett, Secretary
Clint Lopez, Treasurer
Rick Dixon, Director
Rod Thimesch, Director

PRESIDENT/CEO

Bradley J. Herzet

LOCATIONS OF MORE THAN 5,000 SHARED BRANCHES NATIONWIDE

www.co-opcreditunions.org



Federally Insured by NCUA



Follow us on Social Media



www.midamerican.coop