

MEMBER INSIGHT

FALL 2025



Major Renovations, a Major Milestone for MACU

By Brad Herzet, President/CEO

During this fall quarter, two of our branches will undergo major renovations.

Once completed, the experiences of both our employees and members using our branches in Arkansas City and south Wichita will be vastly improved.

The first project, at the Arkansas City branch, will involve removing the north side of the building, completely remodeling the lobby, improving the parking lot and reconfiguring the drive-through lanes.

We have plans to incorporate locally recognized icons into a mural that will face a street used as a parent pickup lane for a nearby school.

The project has a 120-day timeline; Conco Construction, based in Wichita, is the project contractor.

Our south Wichita branch project will be more extensive, requiring a longer timeline of about 180 days.



Once completed, the branch will easily be identified as a Mid American branch, with the signature curved front facade found on other Wichita branch locations. It's a long overdue renovation, considering the building was a former gas station before we opened it about three decades ago as a cooperative effort with two other Wichita credit unions. Several years ago, Mid American took over sole operations.

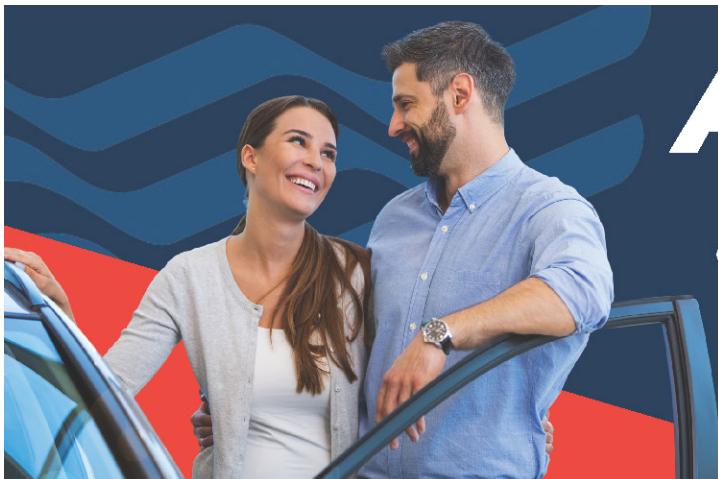
Front door access and parking at the branch, located at 31st and Meridian, will be significantly enhanced. The branch will also have a detached drive-through service island.

We plan to continue providing services during both branch remodels.

Hitting a financial target

Mid American is on pace to reach the major milestone of \$500 million in assets. We are one of the fastest-growing credit unions and the third-largest credit union in the greater Wichita region comprising Butler, Harvey, Reno, Sedgwick and Sumner counties, according to data compiled by the National Credit Union Administration.

Reaching that size means we can continue to pursue projects that enhance member experiences, including capital projects like building remodels and incorporating new technology.



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*APR= Annual Percentage Rate. Rates subject to change without notice. Final APR is determined based on borrower's credit score, total amount financed, and age of collateral. Loan subject to credit and approval.

Join our new Scam Squasher Squad



A new initiative to help MACU members become savvier in spotting scams will soon make its debut.

Led by our caped buffalo superhero, Benny, MACU members can be part of our Scam Squasher Squad just by following the fraud and scam awareness tips, messages and articles we will start sharing in our lobbies, on our website and on our social media pages.

The effort is kicking off with a special giveaway. Look for a new weekly Scam Squasher tip from Oct. 26 through Nov. 15, 2025, in-person in our branch lobbies and online on our digital channels. Then during the week of Nov. 16, visit one of our branches or website to enter for a chance to win one of three \$50 gift cards.

Simply complete the entry by recalling the three words you should remember when dealing with scams. Entries must be received by midnight Saturday, Nov. 22. Winners will be randomly selected and notified during the week of Nov. 24.

If you don't remember one of the tips, no worries. Our employees are members of the Scam Squasher Squad too so just ask them for a reminder.

Scammers are Banking on Your Trust

Scammers pretending to be trusted organizations or government agencies are banking big time on your trust to pull off what's known as imposter or impersonation fraud.

In 2024, imposter scams were the top type of scams reported, with \$2.95 billion reported lost, according to the Federal Trade Commission. Losses to government imposter scams in particular increased to a total of \$789 million in 2024, marking an increase of \$171 million from 2023.

While the businesses and agencies being impersonated vary, the tactics are the same: using your trust to peddle lies and dire claims that you need to take immediate action that involves sharing personal or financial information.

Spot common scams

- Getting a text notice for unpaid tolls. With many states moving to cashless, all-electronic toll systems for highways, scammers are posing as state revenue toll agencies and demanding payment for unpaid tolls. Legitimate tolling agencies don't send text messages to collect owed tolls; toll statements are sent by physical mail.

- Using your fear of being a scam victim against you. By posing as Mid American or other financial institutions or a business like Amazon or PayPal, the scammer claims that your accounts have had suspicious activity or that you're already the victim of fraud so you need to take action. Or you get a security alert that your computer has been hacked and you'll need to either call or click for help.

- Claiming crimes are being committed with your information. Another common deception involves scammers pretending to be with law enforcement or government agencies investigating financial crimes that

involve your Social Security number or other personal information.

Squash those scams

- Don't click on links or call phone numbers in unexpected texts, emails or pop-up boxes that are asking for personal or financial information.
- Never transfer or send money in response to an unexpected call, message or email.



- Don't believe claims that you need to act immediately or quickly to protect yourself, especially if the caller becomes insistent or demanding.
- Contact the organization that supposedly reached out to you to verify claims. Don't use the contact information provided, but instead use a phone number, website or email address you know is legitimate.

Holiday Closings

Columbus Day | Monday, Oct. 13

Veterans Day | Tuesday, Nov. 11

Thanksgiving | Thursday, Nov. 27

Christmas Eve early closing |

noon Wednesday, Dec. 24

Christmas | Thursday, Dec. 25

New Year's Day | Thursday, Jan. 1

Martin Luther King Jr. Day |

Monday, Jan. 19



Managing Mortgages During Economic Changes

By Debbie Stang, Home Loan

Managing your mortgage during tough financial times — ranging from

rising costs of living to changes in income — can be a challenge. Here are some options that can help you be proactive and stay in control.

Reevaluate your budget

While it's a good rule to review and adjust your budget at least monthly for overall financial wellness, it's even more important during uncertain economic times so that your mortgage remains your top priority. Review your discretionary spending and look at ways to cut back, change or even eliminate any excess expenses. Make tracking and adjusting your budget a more frequent habit.

Build an emergency fund

Shift any funds or savings you have after making budget adjustments toward either building or strengthening an emergency fund. Experts recommend having enough money saved to cover three to six months of expenses. But, in reality, most people don't. A recent study revealed that one in four Americans have no emergency funds or savings, and fewer than 50% of Americans have enough to cover three months. The remaining Americans can't cover three months.

Consider modifying your loan

Think about refinancing your mortgage if you can get a lower interest rate or extend your loan's term. It's best to consult with your lender to see if this option will work for you, as there are costs involved with refinancing.



Ask for advice

Whether you want to get better at budgeting or anticipate financial challenges, discuss options and strategies with your lender or Consumer Credit Counseling Service of the Heartland (cccs of the heartland.org), which serves both Kansas and Missouri.

For your home equity or mortgage loan needs, please call (316) 722-3921 and ask for either me or LeeAnn Marker in mortgages, or email debbies@midamerican.coop or leeannm@midamerican.coop. To view loan rates or start your mortgage loan application process, visit midamerican.coop/loans/home-loans.

Employee Spotlight: Linda Perrymore



When Linda Perrymore was hired as a loan processor with Mid American Credit Union in 1985, she planned to stay in the job just long enough to pay for her wedding.

Four decades later and after helping pay for three weddings — hers and both of her children's — Perrymore reached her 40th anniversary with MACU in September, making her the current longest-serving employee.

"This is like my home away from home. They've been through a lot of things with me and have stood by my side," said Perrymore who is an accounting specialist 2.

After earning enough money to walk down the aisle, it's been colleagues who have kept her from walking out the door.

Longtime vice president Rod Calhoun and former supervisor Connie White became both mentors and friends. Brad Herzet's strong leadership has continued to make MACU the best place to work, said Perrymore who isn't close to considering retirement yet.

Technology has completely transformed her job and how MACU serves its members. In 1985, newly acquired fax machines were used for loan processing, and account information was tracked and accessed manually on paper.

Rewards VISA

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9.9% APR¹

¹APR = Annual Percentage Rate. Rates are subject to change without notice and credit. Subject to participation in the Rewards VISA program. Not all applicants will qualify. Credit Union (MACU) credit card. Cardholders earn points on qualified transactions made at participating merchants. Points can be used to earn cash back or discounts at participating merchants. The rewards program is void where prohibited by federal, state, or local law.





Bridging Generations

Survey Offers Insights for 2026 Strategies

By Jessica Brokaw, CFP®

A June 2025 Transamerica Center for Retirement Studies report,

"An Uncertain Future: Retirement Prospects of Four Generations," explores how Gen Z, Millennials, Gen X and Boomers are preparing for retirement amid economic volatility, caregiving pressures and job insecurity.

The report highlights several shared fears, which can help inform your 2026 strategy. Those fears included outliving savings, declining health requiring long-term care and uncertainty around Social Security's future. A striking 80% of workers across generations believe their financial journey will be harder than that of their parents.

Here are some key generational differences taken from the report.

- Gen Z:** burned out and budgeting early. Representing workers ages 28 and younger, Gen Z faces unique challenges: 59% report regular burnout, 32% hold multiple jobs, 59% juggle side hustles and 41% have caregiving responsibilities.

Despite this stress, 76% are saving for retirement — typically starting at age 20 with a median 15% contribution of their salary. Their median retirement savings is \$31,000, but emergency reserves stand at just \$2,000 — and 26% have already tapped into retirement funds early.

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.

- Millennials:** debt, dual pressures and deferred planning. Millennials (ages 29–44) shoulder competing pressures with child care, elder care and pandemic-related debt.

Though 85% save for retirement, median savings reach only \$65,000 alongside just \$5,000 in emergency funds. Nearly one-quarter have made early withdrawals from retirement accounts.

- Gen X:** nearing retirement underprepared. Gen Xers (ages 45–60) are the least confident in their retirement strategy.

Only 18% feel "very confident" in retiring comfortably, and half expect to rely primarily on self-funded savings, whereas 77% worry Social Security may fall short. Their median retirement savings is around \$107,000, with \$6,500 in emergency funds. Only 25% have a written retirement strategy, and 50% have no backup plan if forced into early retirement.

- Boomers:** stretching into later life. Fifty-seven percent of Boomers (ages 61–79) expect to retire at or after age 70. They are driven by worries over health care, savings longevity and uncertain Social Security. They maintain a median of \$270,000 in retirement savings and \$20,000 in emergency funds but only 27% have a written plan, and fewer than 40% have a contingency plan.

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6.24% 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. Ask us for further information about the fees, conditions and terms that apply to these loans and rates.



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