MACU FOR YOU

Your Money. Your Credit Union.

Spring 2026

New look, new format

With this edition of our member newsletter, we are introducing a new name, new look and new format.

MACU For You is a hybrid newsletter, with a print version of shorter articles and an online version where you'll find expanded versions of the articles.

You can find the online version at midamerican.coop/macu-for-you-newsletter. For more timely information, follow us on Facebook and Instagram.

Stading will be MACU's next president, CEO

The Mid American Board of Directors has announced that Kayla Stading, currently the vice president of information systems and member experience at MACU, will succeed Brad Herzet as the next president and CEO of the credit union when he retires in February 2027. Stading, who has a master's in organizational leadership from Fort Hays State University, has worked for credit unions since 2012, with more than 12 years with Mid American.

"Her knowledge of the strategic risks that face Mid American Credit Union going forward and her understanding of Mid American's culture and operational prowess will, undoubtedly, make her a great leader for everyone on this journey," said board chair Becky Bouska.

Remodels: Ark City branch finished, South Wichita branch underway

By Brad Herzet, president/CEO

The renovation and improvements at our Arkansas City branch have been completed, and we are kicking off a more extensive remodel of our South Wichita branch. The remodels represent a vast improvement in the work environment for our employees and for the members who stop by.

At the Arkansas City branch, we removed the north side of the building, completely remodeled the lobby, improved the parking lot and reconfigured the drive-through lane. Once finished, our South Wichita branch at 31st and Meridian will look like our other Wichita branch locations, with the signature curved front facade. Members will find significantly better and easier accessible parking. The branch will also have a detached drive-through service island. We will still provide services during the remodel.

Is it real or is it fake: the account takeover fraud

No one wants to be the victim of fraud, and financial fraudsters will exploit that very fear to carry out their scams. One of the top ways in which they try to gain access to your financial accounts is by posing as your financial institution to trick you into providing personal information. With an account takeover scam, once they're in, you're locked out.

How does it happen

• Fake text or email claiming to be a trusted financial institution, warning about a suspicious transaction and asking you to click on links, reply or call.

How to stay safe

• Ignore texts, emails or calls warning you about suspicious account activity or requsts for personal or account information. When in doubt don't give it out.
• Contact MACU's Member Contact Center right away at 316-722-3921 if you suspect your account is compromised or you have given out account or card information.
• Regularly review your account transactions and utilize features like notifications and Card Manager through your MACU account dashboard.

Runberg reaches 40

Accounting Manager Sheri Runberg recently reached 40 years of service, joining Accounting Specialist 2 Linda Perrymore as the longest tenured staff members at MACU.

Runberg understands what it takes to be of value to both colleagues and members. "Listen and observe, even if what is happening is not your current job function. When interacting with members ... it is our job to explain to them how things work. They will appreciate your time and will tell others how helpful we are."

Runberg said that while she's reached a major milestone"it doesn't feel like work to come here each day. I have always enjoyed what I do and the people at MACU are a lot like a family."

Holiday Closings:

• Memorial Day weekend | closed Saturday, May 23, and Monday, May 25
• Juneteenth | closed Friday, June 19

The benefits of home equity: MACU has two loan options

By Debbie Stang, Home Loan Officer

As your home increases in value, the equity built up in your home can give you some financial flexibility and open doors to some options, such as renovating your home or consolidating higher-interest debt.

To determine your home's equity, take the current market or appraised value of your home and minus what you owe on your home mortgage; what remains is your home equity. That equity can be converted into either a home equity loan (a second mortgage) or a home equity line of credit (a HELOC).

HELOCs can be a more attractive option if you're financing projects that may be spread out, such as home improvements. If you want to better manage your debt by consolidating several high-interest loans or credit card debts into a single, lower-interest loan, a home equity loan is a better option. Home equity loans have some of the lowest rates among personal loans, and at Mid American, you can borrow as much as 90% of your home's equity.

Visit midamerican.coop/loans/home-equity-loans to compare your two loan options and apply. Contact either me or LeeAnn Marker for more information. Phone: 316-722-3921 | Email debbies@midamerican.coop or leeannm@midamerican.coop.

Semiretirement can help bridge the gap

By Jessica Brokaw, CFP®

Semiretirement is an increasingly popular option for those who aren't quite ready (or financially able) to stop working entirely but want more flexibility and time for personal pursuits.

Key advantages of semiretirement include:
- Provides a continued income, helping preserve savings and delay drawing downs of retirement accounts.
- Promotes well-being by maintaining a routine and sense of purpose through part-time work.
- Allows for more personal time without fully giving up the benefits of working.
- Eases the psychological shift from a career-focused life to full retirement.

Successful semiretirement requires careful planning, including:
1. Evaluate current financial assets and calculate how much you need to supplement them with part-time work.
2. Identify potential flexible income sources, such as consulting, part-time employment or nonretirement investment accounts.
3. Consider how you'll maintain health insurance.
4. Delaying Social Security benefits can increase your monthly amount later. Decide whether to claim early or wait.
5. If you're planning to shift industries or take on freelance work, upskill or retrain as needed before scaling back.
6. Practice living on a semiretirement budget to see if it's sustainable.

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. Full disclosure statements can be found at midamerican.coop/macu-for-you-newsletter.

Our anniversary celebration is gaining ground

The next major giveaway to celebrate our 90th anniversary of service will take you from the backyard to the backroads.

Between May 1-31, 2026, members and nonmembers are eligible to enter our drawing for a Kawasaki 2025 NAV® 4e Limited personal transportation vehicle, as equipped, with a verifiable retail value of $19,043.84. One entry per person. Official rules will be available on Mid American's website, social media channels and inside MACU lobbies.

MIDAMERICAN CREDIT UNION
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90 YEARS

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