



Our New Haven Branch Is Expanding!

We are thrilled to share some exciting updates with you! Our New Haven branch is undergoing a significant expansion to better serve your needs. We will be moving to a larger, full-service branch with increased square footage and ample parking and expect to open this new facility in August. Conveniently located next to Hall's in New Haven, our new branch will offer easy access for all your banking needs.

What's even more exciting is that the transition will be seamless for you, as it will be the same friendly faces and dedicated staff you've come to know and trust from our current location. Rest assured, our commitment to providing exceptional service remains unwavering.

Since 1998, we've been proud to serve the New Haven community from our current location, and this expansion marks another milestone in our journey together. We can't wait to welcome you to our new and improved branch soon! Stay tuned for more updates as we progress towards our grand opening.

MidWest Gives Back

We're excited to share recent highlights from our community involvement! From supporting the YWCA of Northeast Indiana in late April, to collecting over 5,200 pounds of food for Stamp Out Hunger on May 11th, our team has been making a tangible impact. We also lent a hand at the Boys & Girls Club of Adams County and supported the YWCA Move Day on May 29th. Most recently, we had the privilege of volunteering at Camp Watcha-Wanna-Do on June 5th. Community bonds that last—It's a MidWest Thing!



FACETIME —FOR YOUR— FINANCES

We are pleased to announce that you can soon experience the convenience of our new **Virtual Teller Machines (VTMs)** at our main office on Medical Park Dr!

Expect the same great drive-thru service, only virtual! Whether you need to make deposits, withdrawals, transfer funds, or make loan payments, our VTMs have you covered. With face-to-face service from a live teller during regular business hours, we can walk you thru the transaction and answer any account questions you might have. **Our VTMs also function as traditional ATMs, accessible anytime.**



Privacy Notice

Updates have been made to our Privacy Notice and a revised copy is included with this month's statement. If you would like to obtain additional copies, please visit our website at mwafcu.org or contact your local branch.

New Branch Managers

MidWest America is happy to announce the addition of four new managers to our team. They serve as Mortgage Specialists, who can help members find the perfect home financing solution as well as assist with day-to-day account needs.

DJ Gossett is responsible for managing the day-to-day operations and team development. He joined us in March as the **Stellhorn Branch Manager**.

Anthony Harris was promoted to **Branch Manager** of the Waynedale location and has been working at MidWest America since 2022. He is a graduate of Indiana-Purdue University with a degree in Integrated Communications and came to us with over 10 years of financial experience. Anthony is married and has a wonderful son. He has a passion for helping his members, bettering their financial picture, and working with them to meet their needs.

Neil Justice, promoted to **Branch Manager** of the East Dupont location, has been with MidWest America since 2022. He holds a bachelor's degree in Communications from Marietta College and is pursuing an MBA from Indiana Wesleyan University. Neil's background includes work in politics and as a movie theater manager. He will oversee the branch's daily operations.

Evan Mohr joined us in March as the **Branch Manager** of the Columbia City location. He holds a bachelor's degree in Management and an MBA from Trine University. Evan will oversee daily operations, team development, and member service at the branch.



DJ Gossett
Stellhorn Branch Manager



Anthony Harris
Waynedale Branch Manager



Neil Justice
E. Dupont Branch Manager



Evan Mohr
Columbia City Branch Manager

Billing Error Notice for Open-End Loans and Credit Cards

This notice contains important information about your rights and MidWest America's responsibilities under the Fair Credit Billing Act.

Notify MidWest America in Case of Errors or Questions About Your Statement

If you think your statement is wrong, or if you need more information about a transaction shown on it, you should write to MidWest America Federal Credit Union at the address listed on your statement, as soon as possible. We must hear from you no later than 60 days after we send you the first statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, you will need to provide the following information:

1. Your name and account number.
2. The dollar amount of the suspected error.
3. A description of the error and an explanation, if you can, why you believe there is an error. If you need more information, you need to describe the item that you are not sure about.

Your Rights and Your Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the statement was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your statement that are not in question.

If we find that we made a mistake on your statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your statement. And, we must tell you the name of anyone who we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we cannot collect the first \$50 of the questioned amount, even if your statement was correct.

ATTENTION TRADITIONAL IRA OWNERS RECEIVING RMD DISTRIBUTIONS

Payments from your IRA are subject to federal income tax withholding unless you elect not to withhold. You may change your withholding election at any time prior to the receipt of your payment. To change your withholding election, please stop into a branch and complete the Traditional IRA Periodic Payment Change.

ATTENTION TRADITIONAL IRA MEMBERS TURNING AGE 73 IN 2024

You were mailed a Traditional IRA form in February 2024 requesting information on how you would like to take your Required Minimum Distribution for this year. Please complete the form and return it to the Credit Union. If you have any questions pertaining to the form, please contact Audrey Lukemire at 260-482-3334 ext 3253.

Holiday Closings

All branches of MidWest America will be closed in observance of:

Independence Day on Thursday, July 4th

Labor Day on Monday, September 2nd

Access to your accounts is available 24 hours a day with Phone & Digital Banking as well as most ATMs.