

A publication for the Members of MidWest America Federal Credit Union



Exciting Branch Enhancements Coming Your Way!

We're always looking for ways to improve your banking experience, and we're thrilled to share some major updates happening at two of our branches.

A Brand-New Tillman Branch

Big things are happening at our Tillman location! We're in the process of **constructing a state-of-the-art facility** designed to better serve our members with enhanced features and modern conveniences. While construction is underway, our current Tillman Branch will remain open so you can continue to access all the services you rely on. The new branch is expected to be completed in early fall, and we can't wait to welcome you to the improved space!

Enhancements at Our Waynedale Branch

We're updating our Waynedale Branch to provide you with a more efficient and convenient banking experience. As part of these improvements, we will be removing the existing ATM to make way for two new Video Teller Machines (VTMs) in the near future. This technology comes with personal, face-toface service from our contact center staff who are located at our main office. They will walk you through your transaction and answer account questions. Whether you need to make deposits, withdrawals, transfer funds, or make loan payments, our VTMs have you covered. These machines also function as traditional ATMs with deposit capabilities if you prefer to handle your transactions independently.

We understand this transition may be an inconvenience, and we appreciate your patience as we work to strengthen our services. In the meantime, you can still access ATMs at the following nearby locations:

- Tillman Branch ATM located 3.2 miles away, across from Southtown Crossing near Walmart and Menards.
- West Jefferson Branch ATM located 4.8 miles away, across from Jefferson Pointe near the Apple Glen entrance.

These improvements reflect our commitment to providing the best banking experience possible, and we're looking forward to what's ahead. Thank you for being a valued member—we appreciate your support as we grow and upgrade our services to better serve you!

Protect Your Credit Union - Take Action Today!

At MidWest America, you're more than just a member—you're an owner.

As a member of our credit union, you benefit from our not-forprofit, peoplefirst approach,



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which allows us to return earnings to you through lower loan rates, higher savings returns, and fewer fees. Unlike big banks that prioritize stockholder profits, we focus on serving you and strengthening our community.

But now, big Wall Street banks and lobbyists are pushing Congress to tax credit unions like ours. If successful, this would mean higher costs for you and millions of other Americans who choose credit unions for their financial services. It's a direct attack on the cooperative structure that allows us to provide better rates and services to our members.

This is an urgent issue, and we need your voice! Please take a moment to contact your U.S. Representative and Senators and tell them: Don't Tax My Credit Union! Use the easy-to-use Action Center to make your voice heard. Visit <u>https://www.icul.org/advocacy/grassroots-action-center</u>.

Your support helps protect not only your financial benefits but also the millions of families who rely on credit unions across the county. Thank you for being a valued member of MidWest America—we appreciate your commitment to keeping credit unions strong!

Named One of "2025 Best Places to Work in Indiana"

MidWest America Federal Credit Union has been named one of Indiana's Best Places to Work for the second year in a row by the Indiana Chamber of Commerce! We are among five Fort Wayne-based companies to earn this recognition and one of only three credit unions in Indiana to do so. As part of the program, organizations undergo a



comprehensive evaluation identifying strengths and weaknesses based on employee feedback in key areas such as employee engagement, leadership, benefits, culture and more.

"We are incredibly honored to be named one of Indiana's top employers for the second year in a row," said Dave Shadburne, President and CEO of MidWest America Federal Credit Union. "We strive to create an environment where our staff are valued, respected, and empowered to share their perspectives, embrace individual contributions, foster innovation, drive profitability, and sustain our community through equitable practices. Our priority is to keep our members (including team members) at the heart of everything we do."

It's a MidWest thing.

Mortgage Servicing Inquiries, Error Resolution Requests and/or Disputes

If you believe an error has been made on your mortgage loan or have questions pertaining to the servicing of your account, please send us a written statement addressing your inquiry or the error in question. If you are writing about an error, please include documentation to support why you believe we have made an error on your account. Your letter must be signed and contain your full name, property address, loan number, and current contact information so we may follow up with you. Please forward letters and supporting documentation to the address below:

MidWest America Federal Credit Union Attn: Mortgage Servicing Dept 1220 Medical Park Drive, Bldg 2 Fort Wayne, IN 46825-5826

Non-dispute inquiries can also be addressed by contacting the Mortgage Servicing Department at (800) 348-4738 ext. 3500.

Negative Information Notice

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults of your account may be reflected in your credit report.



MidWest Gives Back

Our volunteer efforts this year have been off to a fantastic start! In early February, our staff had a great time supporting Humane Fort Wayne at their adoption event. We loved meeting so many adorable pets and contributing to such a meaningful cause—supporting our community, especially our furry friends, is just what we do!

At the beginning of March, our team volunteered at the PBS Fort Wayne Pledge Drive, helping celebrate their 50th Anniversary. It was an honor to support public broadcasting and the impact it has on our community.

Most recently, our team spent a rewarding day at the Iris Family Support Center Brown Bag Lunch event. Together, we packed 2,465 meals to support children and families in need. Every lunch packed is a step toward a brighter future.

Holiday Closings

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

Memorial Day on Monday, May 26th Juneteenth on Thursday, June 19th Independence Day on Friday, July 4th

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

Are you planning a move?

Please remember to notify the Credit Union of your new address. An account with an incorrect address will be assessed a monthly fee until proper notification is received. Stop by your local branch,

send in the change with a signature, or update your account information inside of digital banking. Don't forget to update any youth accounts or accounts you are joint on while you're at it.

