

Important Update: Funds Availability Policy Changes Effective July 1st, 2025

To better serve our members and in accordance with federal regulations (12 CFR 229 - Regulation CC), MidWest America will be updating our Funds Availability Policy starting July 1st, 2025.

These changes affect when deposited funds will be available for withdrawal, with increased availability amounts for certain check deposits.

What's Changing:

- **The first \$275** (previously \$225) **of your check deposit will generally be available by the next business day.**
- **The threshold for larger check deposits subject to extended holds is increasing to \$6,725** (previously \$5,525).
- **For new accounts, the amount available within the first business day will also increase to \$6,725.**

We're committed to keeping you informed and making your banking experience better. If you have any questions, please contact us at 800-348-4738 or visit your nearest branch for more details.



Updates on Our Branch Enhancements

Exciting things are happening at our Tillman location! We're busy building a brand-new, state-of-the-art facility to bring you even more convenience and modern features. But with all the hustle and bustle of construction, we've noticed some of you are missing the signs for our temporary ATM spot. (Hey, we get it—there's a lot to look at right now!) Just so everyone's on the same page: our ATM has temporarily moved to the first lane in the drive-up area. It's up and running and will stay there for the duration of the construction.

The Tillman Branch is still open for business, so you can pop in anytime for the services you love. We're aiming to wrap up construction by early fall, and we can't wait to show off the fresh new space!

Thanks for sticking with us during the makeover—we promise it'll be worth it!

Holiday Closings

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

Independence Day - Friday, July 4th

Labor Day - Monday, September 1st

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

An advertisement for Trust & Will. It features a photograph of a family (a man, a woman, and two children) sitting on a lawn with a small white dog. The text "trust & will" is prominently displayed in a large, white, serif font. Below it, the text "Members Save 20% on any online estate plans" is written in a smaller, white, sans-serif font. At the bottom right, there is a QR code and the text "SCAN QR CODE TO GET STARTED OR VISIT OUR CREDIT UNION WEBSITE". A small circular logo with the text "LOVE MY CREDIT UNION" is also visible in the bottom left corner of the advertisement.

MidWest America members can get exclusive savings of 20% on any estate plan with Trust & Will, the leading online estate planning platform offering:

- Convenient, easy-to-use online platform
- Legally binding documents, customized to fit your needs
- Best-in-class, top-rated member support
- Fast estate planning — plans can be completed in 30 minutes
- Wills start at just \$159 with member discount

Scan the QR code to get started today!





MidWest Gives Back

From sorting donations to cheering on runners, our MidWest America team has been busy giving back this spring! In April, we volunteered with Young Mothers of America and supported Fort Wayne UNITED Friday Tie Day, mentoring local students. We also helped out at the YWCA Northeast Indiana Race for Equality, where we assisted with registration and post-race snacks.

In May, we lent a hand at Forgotten Children Worldwide, helped collect food during Stamp Out Hunger, and hosted a blood drive with Versiti at our Medical Park location. Most recently, our staff spent three inspiring days at Camp Watcha-Wanna-Do, supporting kids impacted by cancer through fun and uplifting activities.

It's more than community service—it's a MidWest thing!





Welcome, MidWest America Federal Credit Union Members!

myLonge Eye Care Benefits Plan

Longe Optical is excited to partner with another midwest company that puts their members & customers first, offering everyday added value and benefits to make their lives better.

This partnership gives MidWest America members access to exclusive discounts on the area's best eye care products & services:

30% off
Frames & Lenses

\$79
Comprehensive Eye Exams*

10% off
Contact Lenses

We also work with a large network of insurance providers!

Learn more about your new member benefits at LongeOptical.com/benefits

*Additional charge for contact lens exams. No purchase limits. Valid for personal and immediate family use. All programs are subject to change without notice.

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 2025

You were mailed a Traditional IRA form in February 2025 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.

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.

If you have any questions or need assistance, please contact us at 800-348-4738 or visit our corporate office at 1104 Medical Park Drive, Fort Wayne, IN 46825. You may also send your letter to the address above.