

Your Money Deserves a Raise

At MidWest America, we understand that money doesn't go as far as it used to — what you save needs to work as hard as it can. We truly appreciate the opportunity to serve you and want to give back whenever we can.

That's why we offer free and low-cost services to support your everyday banking. But we didn't want to stop there! **Earlier this month, MidWest America increased the rate on our Reward Checking product from 1.25% APY to 4.00% APY on balances up to \$10,000** — putting more money back in your pocket.

This is one of the highest checking account dividends offered by financial institutions in the nation, which is great news if you already have a Reward Checking account. And if you don't yet, it's not too late to jump in and start earning more on your money!

It's time your money earned more — because it truly deserves a raise.

Each qualification cycle that the minimum requirements are met, 4.00% Annual Percentage Yield (APY) will be paid on balances between one penny and \$10,000, and 0.20% APY paid on all amounts above \$10,000. If you do not meet the requirements per cycle, your account will earn 0.01% APY; however, you will not receive ATM refunds. ATM fee refunds up to \$12 per cycle, if requirements are met. Dividend rate subject to change. No minimum balance required. Available on personal accounts only. No monthly service charge if all Reward Checking requirements are met. Accounts not meeting the monthly qualifications will be assessed a \$5.00 fee which could reduce earnings. *APY = Annual Percentage Yield.

Updates on Our Branch Enhancements

We're excited to share some updates about ongoing improvements at our branches. These changes are designed to give you a better banking experience while maintaining the great service you know and love.

Tillman Branch

Progress is moving right along at our Tillman location! A new state-of-the-art branch is being constructed on the same property as our existing branch and will replace the currently facility. It's expected to open this fall. In the meantime, our doors remain open with the same friendly faces ready to serve you—stop in for all your banking needs!

Huntington Branch

We're adding new Video Teller Machines (VTMs) at our Huntington Branch to offer extended drive-up hours and expanded ATM features. The current ATM has been removed to prepare for this upgrade, but our drive-thru remains open and accessible from the temporary drive around the construction area. Need help accessing cash? Stop by and we'll be happy to assist.

We appreciate your patience as we make these improvements to serve you even better. We can't wait to welcome you to the improved spaces soon!



Tillman Road Branch



Huntington Branch

Announcing the 89th Annual Meeting

MidWest America will hold its 89th Annual Meeting on **Saturday, March 28th at 10 a.m.** *Pre-registration is required to attend this meeting and will begin in January. More information on how to pre-register will be provided in the next issue of the Hotline.*

The Nominating Committee has proposed two candidates for 3-year terms of office: **Samuel Zook and Ted Storer.** The bio-information for the candidates is included on the following page.

Nominations for vacancies on the Board of Directors may also be made by a petition signed by one percent of the membership (510 signatures). The petition must state that it is for a 3-year term on the Board of Directors.

Each nominee, by petition, shall submit a statement of qualifications and biographical data limited to 100 words or less. Petitions must be accompanied by signed statements indicating that the candidate will serve if elected. The petition form must contain:

- printed name;
- signed name & complete address.

The petitioner may contact **Marinique Sawyers, Secretary** if more detailed information is needed. Petitions must be filed by December 1, 2025, and should be sent to:

**Secretary of the Credit Union
1104 Medical Park Drive
Fort Wayne, IN 46825-5826**

Results of the mail-ballot election of members to serve on the Board of Directors will be announced at that time. Whenever there is only one candidate for each position to be filled, the election will not be conducted by mail. There will be no nominations from the floor during the Annual Meeting.

Ted Storer
Nominating Committee Chairperson

Meet the Candidates

Samuel Zook

joined the Board of Directors in 2023 and chairs the *Technology Committee* while also serving on the *Human Resources, Nominating, and Facilities/Expansion Committees*. A

Purdue University Computer Science graduate, Samuel is a Principal Software Engineer at Hubbell Inc. He's a father of two who enjoys flying airplanes, nature photography, and woodworking.



Samuel Zook
Board of Director

Ted Storer

is an Attorney and Partner at Beers Mallers, LLP and joined the Board of Directors in 2023. He is currently the Chair of the *Nominating Committee* and also serves on the *Asset-Liability Management, Human Resources, and Facilities/Expansion Committees*.



Ted Storer
Board of Director



#MidWestGivesBack

Our MidWest America team has been busy giving back all summer! In July, we joined Splash on the Wabash in Huntington, greeting guests, helping with registration, and handing out MidWest goodies while supporting Boy Scout Troop #130 and the Historic Forks of the Wabash.

In early August, our staff packed 100 care boxes for seasonal Red Gold workers at The Lighthouse Church in Monroe, filled with pantry staples and household items to help families get settled. Later that month, we walked with the Ten Point Coalition in the Oxford neighborhood, showing support for residents and working alongside others to help reduce crime.

We wrapped up the month with United Way's Day of Caring at Project Ballet, painting bathrooms and offices and removing decals from a trailer to refresh the space for students and staff.

It's always inspiring to see the difference a little time, effort, and teamwork can make in our communities. We're proud to serve and support our neighbors—because for us, giving back isn't just service, it's a MidWest thing!

Holiday Closings

All branches of MidWest America will be closed on the following holidays.

Remember you have 24/7 access with MidWest America's phone and digital banking products as well as ATMs.

Columbus Day - 10/13

Veterans Day - 11/11

Thanksgiving Day - 11/27

Christmas Eve - Close at noon

Christmas Day - 12/25

New Year's Eve - Close at noon

New Year's Day - 1/1



MidWest America has joined the Alliance One shared network of ATMs!

Find the closest surcharge-free ATMs from wherever, whenever.

Alliance One ATM Locator



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.