

# member INSIGHT

[www.midamerican.coop](http://www.midamerican.coop) - Celebrating Our 80th Anniversary

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## *Become an advocate.*

By Jim Holt, President and CEO

As a member/owner of a credit union, you make a difference. You are one of 103 million members who have made the decision to trust a not-for-profit cooperative to be your financial home.

We value that trust and work diligently to provide you with the services and products you need. However, every year, credit unions, their supporting organizations and members find themselves trying to ensure that we can continue to operate in your best interest.

At Mid American Credit Union, we regularly communicate with and educate legislators, policymakers and other leaders about the important role we play and how we differ from banks. (As you may recall, my last Member Insight column focused on the differences between banks and credit unions.) In the past, for example, we have educated legislators and policymakers on such topics as the fact that a federal income tax would just be another cost for our members to bear.

On our own, however, this advocacy often goes unheeded. We are going to need your help to make a difference.

Forty-two percent of voters are credit union members, according to Credit Union National Association. Legislators and policymakers need and want to hear from people such as our members who are impacted by policies that affect their financial well-being and the credit unions to which they belong. Many credit union members, both nationally and locally, comprise the middle class who are frequently referred to by political candidates during campaign speeches. It is important to become an informed voter and citizen.

In the upcoming months, you can expect to hear from us about different issues that could impact credit unions. We ask that you consider becoming informed and taking action because, as a member-owner, you have a vested interest in these policies. And there is power in numbers.

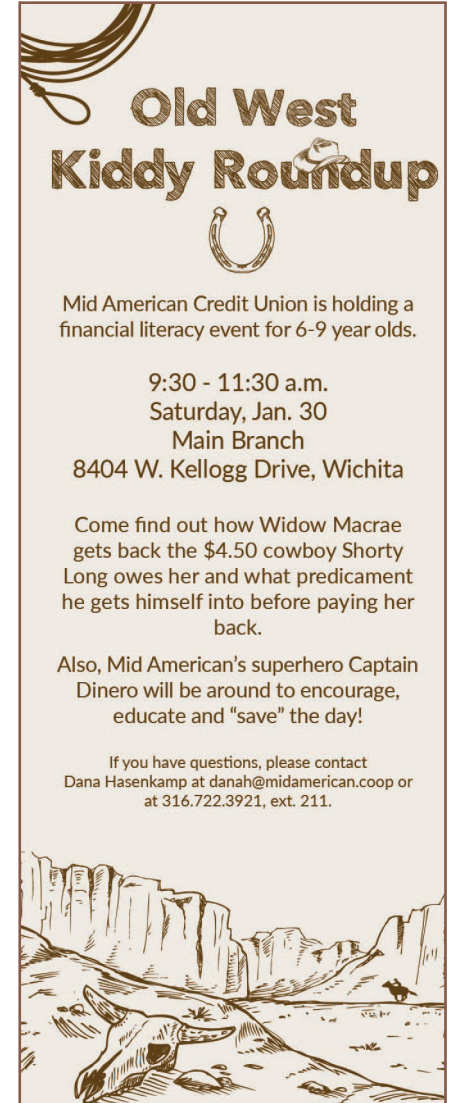
## *Special meeting for merger vote.*

Mid American is in merger talks with Wesley Medical Credit Union in Wichita. A special meeting will be held at 12:30 p.m. Thursday, Jan. 21, at Mid American's main west Wichita branch, 8404 W. Kellogg Drive, to act on the merger plan as approved by the boards of directors of both credit unions.

All qualified members of Mid American in attendance will have a vote in approving

the merger. The merger notice is available at all Mid American branch locations in Wichita, Arkansas City, Larned, Lawrence, Overland Park and Topeka.

Wesley Medical Credit Union, formed in 1958 to serve members of then-Wesley Hospital, is located at 551 N. Hillside, Suite 340, across from Wesley Healthcare. It has 1,000 members and \$5.6 million in assets.



**Old West  
Kiddy Roundup**

Mid American Credit Union is holding a financial literacy event for 6-9 year olds.

9:30 - 11:30 a.m.  
Saturday, Jan. 30  
Main Branch  
8404 W. Kellogg Drive, Wichita

Come find out how Widow Macrae gets back the \$4.50 cowboy Shorty Long owes her and what predicament he gets himself into before paying her back.

Also, Mid American's superhero Captain Dinero will be around to encourage, educate and "save" the day!

If you have questions, please contact Dana Hasenkamp at [danah@midamerican.coop](mailto:danah@midamerican.coop) or at 316.722.3921, ext. 211.

Mid American will be the surviving credit union, and all current employees and the location will be retained.

"This is a great opportunity to provide the members of Wesley Medical Credit Union with access to our expanded services, network of branches and ATMs, and to help a solid, small credit union survive," said Mid American President and CEO Jim Holt.



## *Staying physically and financially healthy.*

By Emily Rienhardt, blogger for Mid American's [www.moneymatters.coop](http://www.moneymatters.coop)

Gym and health club memberships tend to increase in January as well-intentioned individuals try to make good on resolutions to get in better shape, lose weight or become more physically active.

There are some people who firmly believe a gym membership is the only way they can be held accountable for their health or weight loss goals. For some, it can be a waste of money.

Here are some things to consider, along with tips for cheaper alternatives for staying physically fit.

Make sure you're fully committed. A gym membership requires more than a mental and physical commitment, it requires a financial commitment. Will you be able to make it worthwhile or will your membership become a monthly "donation" to the gym or health club? Not to be discouraging, but check out the cancellation policy, as well, before making that financial commitment.

Gyms pull crowds. Peak times tend to be

in the morning and in the evening, before and after a typical workday. Nothing is more frustrating than being ready to work out and not having the piece of equipment you prefer to exercise on or not being able to get in a full workout because you spent

### **It's important to weigh your options first and be honest about how you plan to achieve your fitness and well-being goals.**

a lot of time waiting for equipment to free up. If you're thinking about joining a gym in your area, check in on it at those peak times.

There are several free options to achieving fitness goals that have side benefits. For example, take a nice long hike through your neighborhood with friends or family. You'll be spending quality time with people you care about and getting in exercise. Drive to different neighborhoods or parks and explore your community. Walking the dog is also a great way to exercise both your pet and yourself. Find free YouTube

exercises online.

If you're committed to making time for workouts, you can consider investing in at-home equipment, a variety of workout DVDs, stability training tools, or even a great pair of walking or running shoes. Or

take up bike riding if there are bike-friendly routes and trails in your area. Maybe you can even use your bike to commute to work.

It's important to weigh your options

first and be honest about how you plan to achieve your fitness and well-being goals. If you decide you need a gym membership, squeeze it into your budget where you can. If you find less-expensive ways to meet your fitness goals, think about investing the money you would have spent on a gym or health club membership in a Mid American savings or vacation account. That way you can achieve some financial well-being along with physical well-being. And if you've saved for a vacation, maybe you'll have some time to recharge your mental well-being, as well.

## *Notice of fee changes.*

The following fees will become effective Feb. 1, 2016:

- Bad address fee, \$20 per month
- First and second mortgage document prep fee, \$140
- Foreign item collection fee (and any fee charged by paying bank), \$10 per item

### **Old West Kiddy Roundup - Financial Literacy Event**

**9:30 - 11:30 a.m. Saturday, Jan. 30 | 6-9 year olds**

**Main Branch - 8404 W. Kellogg Drive, Wichita**

Come find out how Widow Macrae gets back the \$4.50 cowboy Shorty Long owes her and what predicament he gets himself into before paying her back. Also Mid American's superhero Captain Dinero will be around to encourage, educate and "save" the day! If you have questions, please contact Dana Hasenkamp at [danah@midamerican.coop](mailto:danah@midamerican.coop) or 316.722.3921, ext. 211.

## *Upcoming Events.*

### **Meeting for Merger Vote | 12:30 p.m. Thursday, Jan. 21**

The meeting for a vote to merge with Wesley Medical Credit Union will be held at our west Wichita branch, 8404 W. Kellogg, and all members are invited to attend.

### **Annual Meeting | 5:15 p.m. Thursday, March 17**

Our annual meeting will be held at our west Wichita branch, 8404 W. Kellogg, and all members are invited to attend. The meeting helps keep members informed on our financial standing, and elections for open seats on the Board of Directors also will take place.



## Get a jump on outdoor projects.

By Debbie Stang, Home Loan Officer

While you may not spend much time outside now, it's a good time to start thinking ahead to when you will and start planning outside projects.

With an early start, you'll have plenty of time for collecting ideas, determining a budget and making choices for those projects. It will also give you a head start on hiring professionals, if necessary, to get the work done.

You can find plenty of ideas and inspiration online for your outdoor projects. Check out the ideas and how-to sections on the websites of home improvement stores such as [lowes.com](http://lowes.com) or [homedepot.com](http://homedepot.com) or television channels such as [hgtv.com](http://hgtv.com) or [diynetwork.com](http://diynetwork.com). And don't forget to check Pinterest, as well.

Here are some areas that you may want to consider upgrading or installing:

- Patios and decks. More people are looking at outdoor spaces with an eye toward having a great place to relax with a morning cup of coffee or entertain a group of friends. Outdoor kitchens and serving areas are becoming more commonplace. Do you need to consider expanding your patio or deck to

accommodate such features? To create an outdoor room, you'll want to consider where and how you'll provide seating for guests; if you want a covered area or heat source, such as a fire pit, to enjoy being outdoors even on cooler nights; and if you need lighting features, among other things.

- Fencing. Is it time to install or replace fencing? Some housing areas may have covenants regarding fencing so be sure to check what materials are allowed.

- Water features. Will you want a water feature or a small pond to create another relaxing element to your outdoor space? Remember to research the maintenance required for such features.

- Landscapes. Think about adding more color and beautifying the view from both the curb and your backyard, particularly if you'll be spending more time in an updated outdoor space.

Whether you plan to do these projects yourself or hire a professional, Mid American can help finance your upcoming spring projects with a home equity loan. Go to [www.midamerican.coop](http://www.midamerican.coop) and get prequalified today.

## Important Information Regarding Your Mid American Visa® Check Card

We have enabled non-Visa debit transaction processing. This means that you may use your Visa-branded debit card on a PIN-Debit Network\* (a non-Visa network) without using a PIN. The non-Visa debit network(s) for which such transactions are enabled are Accel/Exchange, Star and COOP. Examples of the types of actions that you may be required to make to initiate a Visa transaction on your Visa-branded debit card include signing a receipt, providing a card number over the phone or via the Internet, or swiping the card through a point-of-sale terminal. Examples of the types of actions you may be required to make to initiate a transaction on a PIN-Debit Network include initiating a payment directly with the biller (possibly via telephone, Internet, or kiosk locations), responding to a logo displayed at a payment site and choosing to direct payment through that network, and having your identity verified using known information derived from an existing relationship with you instead of through use of a PIN. The provisions of your agreement with us relating only to Visa transactions are not applicable to non-Visa transactions. For example, the additional limits on liability (sometimes referred to as Visa's zero-liability program) and the streamlined error resolution procedures offered on Visa debit card transactions are not applicable to transactions processed through a PIN-Debit Network. If you have any questions, please call Financial Services, 316-722-3921, ext. 202.

\*Visa Rules generally define PIN-Debit Network as a non-Visa debit network that typically authenticates transactions by the use of a personal identification number (PIN) but that is generally known for having a card program.

# HOME EQUITY LOAN

**FREE  
\$100  
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to Lowe's!\***

**5 year fixed rate as low as**

**3.85%  
APR**

DEBBIE STANG | Mortgage Loan Officer  
316-722-3921, ext. 250 | 8404 W. Kellogg Drive, Wichita

KELLY RUSSELL | Mortgage Loan Officer  
316-779-0062, ext. 193 | 2993 N. Webb Road, Wichita

APR=Annual Percentage Rate. Rates Effective 12/10/15. Subject to change without notice. \*With minimum \$5,000 loan.



## Review your strategies for 2016.

If you didn't complete an end-of-year review with your financial advisor in December, take some time to do so now to start 2016 on the right foot.

Some things you will want to consider include:

- Changes to your financial status or objectives. Events such as getting married, having a baby, paying for emergency medical expenses or even having an adult child move back home may call for adjustments to your plan. Be sure to let your advisor know about these events that may change your long- or short-term goals.
- Will and beneficiary updates. One of the most important documents to look through and update regularly is your will. In many situations, only your personal property, such as a car, jewelry or collectables will pass through your will. Assets that are titled in your name only also pass through

your will. Make sure names on financial accounts and assets with beneficiary forms, such as retirement accounts, life insurance and annuities, are up-to-date to reflect any major life events, such as divorce, death or marriage. Beneficiary documents are another important document in estate planning. A beneficiary document is what determines how assets will be distributed regardless of what the will actually states. Help your heirs avoid a problem with estate transfer by keeping beneficiary documentation current.

*Commit to making 2016 a prosperous year by discussing these things with a financial advisor. To arrange for a personal no-cost, no obligation appointment at Mid American branches in west and northeast Wichita or Arkansas City, contact Steve Yokum at 316.722.3921, ext. 182.*



**Contact Steve Yokum, Financial Advisor, CUSO Financial Services, L.P.\* at  
Mid American Credit Union 316.722.3921, ext. 182**

\*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. Mid American Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.

## Mid American Investment Rates.

<b>MONEY MARKET</b>	\$0-9,999 0.05% APY	\$10,000- 49,999 0.10% APY	\$50,000-99,999 0.15% APY
	\$100,000-499,999 0.20% APY	\$500,000-999,999 0.25% APY	\$1,000,000+ 0.30% APY

<b>CERTIFICATES</b>	Preferred Youth* 0.50% APY	PayDay* 1.00% APY	6-Month 0.30% APY
	12-Month 0.50% APY	18-Month 0.60% APY	24-Month 0.70% APY
	36-Month 0.90% APY	48-Month 1.10% APY	60-Month 1.50% APY

APY=Annual Percentage Yield. Rates Effective 12/10/15. Subject to change without notice. Please call Financial Services, ext. 202, for current rates. \$1,000 minimum certificate deposit; substantial penalty for early withdrawal. \*\$100 minimum certificate deposit.

## Holiday Closings.

Martin Luther King Jr. Day - Monday, Jan. 18 - Lobbies closed, Drive-Thru Services open

Presidents Day - Monday, Feb. 15 - Lobbies and Drive-Thru Services closed

## Low Loan Rates As Low As ...

<b>2.99% APR</b>	<b>New &amp; Used Cars</b>
<b>6.99% APR</b>	<b>New Boats/RVs</b>
<b>3.85% APR</b>	<b>Home Equity</b>
<b>9.90% APR</b>	<b>Select VISA</b>
<b>14.90% APR</b>	<b>Everyday VISA</b>
<b>11.90% APR</b>	<b>Signature Loans</b>

APR=Annual Percentage Rate. Rates Effective 12/10/15. Subject to change without notice. Please call Financial Services, ext. 202, for current rates.



8404 W. Kellogg Drive  
Wichita, KS 67209

316-722-3921 • Fax 316-722-0920  
1-800-366-6228 (in Kansas)

### BOARD OF DIRECTORS

Becky Allen-Bouska, Chair

John Sherwood, Vice Chair/Treasurer

Rick Dixon, Director

Ellen House, Director

Kathy Jewett, Secretary

### PRESIDENT/CEO

James D. Holt

### HOURS AND LOCATIONS OF BRANCHES

[www.midamerican.coop](http://www.midamerican.coop) & click on Branches/Hours.

### LOCATIONS OF MORE THAN 5,000

### SHARED BRANCHES NATIONWIDE

[co-opcreditunions.org](http://co-opcreditunions.org)

### 24/7 ACCESS TO YOUR ACCOUNTS

MATT Telephone Teller, 316-722-3921, press 3

Online Banking at [www.midamerican.coop](http://www.midamerican.coop)

### FOR QUESTIONS ABOUT MEMBER INSIGHT

please contact Marketing at

316-722-3921.

