

# HOTLINE

A publication for the Members of MidWest America Federal Credit Union

**MidWest  
AMERICA**  
FEDERAL CREDIT UNION®



## The New Digital Banking is Here

Early September, we upgraded our Digital Banking product to provide members with simplified navigation and a seamless experience across all devices (desktop, mobile, and tablets). Here are a few new features you may find helpful to manage your finances:

### **CardSwap** - New card? No problem!

Update all of your favorite online vendors and subscriptions all in one place! This new time-saver from MidWest America makes it easier to stream, watch, listen, shop, and subscribe to all of your favorite online brands. Update your preferred method of payment for digital services like Netflix, Amazon, iTunes, and others—all at the same time, in the same place. This service is especially helpful when your debit card number or expiration date changes.

### **Financial Tools** - Take control of your finances.

Have you ever felt like it was confusing or time consuming to keep track of all of your different accounts, including those at other financial institutions? Financial Tools is money management made easy. With Financial Tools you can:

- Track your cash with charts and graphs
- See your spending history
- Categorize transactions
- Create budgets
- Plan for your short-term and long-term financial future.

A single log-in lets you monitor all your accounts at once so you can easily and confidently take charge of your finances. *\*If you are interested in creating transfer capabilities from your accounts to accounts at other financial institutions, this can be done by selecting the Transfers & Payments > Manage External Accounts option inside Digital Banking.*

If you haven't already enrolled in Digital Banking, visit our website or find our app on your mobile device to access your finances from anywhere, anytime!

## New Manager Announcement

MidWest America is happy to announce the addition of a new manager to our team. She serves as a Mortgage Specialist and can help members at the branch with day-to-day account needs as well as finding the perfect home financing solution.

**Hannah Niman** started with MidWest America in 2017 as a Member Service Associate. She then began assisting members with loans and later became a Branch Coordinator. She has now been promoted to **Branch Manager** of our **Medical Park** branch location. Outside of work, Hannah likes to cook and spend time with her family. She also loves a good DIY project around her house. We're very excited for her future here at MidWest.



**Hannah Niman**  
Medical Park  
Branch Manager

## Announcing the 87<sup>th</sup> Annual Meeting

MidWest America will hold its 87<sup>th</sup> Annual Meeting on **Saturday, March 2 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: **Marinique Sawyers and Maureen Fulk**. 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 (513 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, 2023, 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.

**Douglas Routh**  
Nominating Committee Chairperson

## Meet the Candidates

**Maureen Fulk** joined the Board of Directors in 2020. She is the *Board Chair* and also serves as *Chair of the Executive Committee*. Ms. Fulk graduated from Ball State University with a Master's degree of Arts as a Speech-Language Pathologist. She works for Northwest Allen County schools as a Speech Pathologist and currently serves the district as the Early Childhood Supervisor. Maureen formerly worked at MidWest America in several different roles from 1989-2006, including AVP of Branch Operations.



**Maureen Fulk**  
Board of Director

**Marinique Sawyers** serves as the Secretary and Treasurer of the Board and has been a volunteer of the Supervisory Committee since 2020. She's worked for General Motors for the past 20 years and holds a BBA in Computer Information Systems as well as a MBA in Project Management. Marinique is a trustee for A. Philip Randolph Institute, a member of the UAW Local 2209 Women's Committee, and a member of Coalition of Black Trade Unions. Ms. Sawyers currently Chairs the *Human Resources/Policy Committee* and also serves on the *Technology, Executive, Executive Compensation, and ALM Committees*.



**Marinique Sawyers**  
Board of Director

## #MidWestGivesBack

We've been fortunate to help out our community in various ways these past couple of months. A member of our staff volunteered at Project Help of Steuben County on July 1. On July 14-16, members of our staff went to Mike's Carwash locations to help raise funds for the YMCA Youth Service Bureau. A MidWest America team worked the registration table at Splash on the Wabash on July 22 where nearly \$11,000 was raised for the Historic Forks on the Wabash and Boy Scout Troop 130. On August 7, we were at The Impact Center where we helped give out over 400 backpacks and school supplies to families in need. For **United Way Day of Caring** this year, we went to help **Easterseals Arc of Northeast Indiana** on August 23 to paint curbs and parking blocks. They are leading the way to full equity, access and inclusion by providing life-changing programs and services for people with disabilities and their families.



## WHY WOULD A SCHEDULED MORTGAGE PAYMENT CHANGE?

LEARN MORE ABOUT ESCROW AND PMI ANALYSIS BY VISITING OUR BLOG ONLINE



## 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**  
Monday, October 9

**Thanksgiving Day**  
Thursday, November 23

**Christmas Day**  
Monday, December 25

## 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.