POSSIBILITIES BECOMING REALITIES

Midwest Community was founded 65 years ago by a small group of General Motors employees whose purpose was to help one another ensure their vital needs were met. They liked the idea of friends & coworkers pooling their resources into a cooperative, not-for-profit financial institution they would own and manage themselves.

While much has changed in the last 65 years, the same philosophy that birthed our origin story still thrives today with our focus on promoting our members' financial health.

When our membership is healthy, MCFCU is healthy, and we contribute to the health of the communities around us. Together, we're making our communities better, all in the spirit of People Helping People.

| MCFCU AT A GLANCE | 2017 | 2018 |
|--------------------------------|-------------|-------------|
| | | |
| Members | 13,391 | 13,801 |
| Cash | 3,482,505 | 5,642,985 |
| Investments | 53,325,495 | 47,459,798 |
| Loans | 91,333,385 | 99,175,257 |
| Total Assets | 157,614,636 | 162,417,462 |
| Undivided Earnings | 11,414,943 | 11,955,074 |
| Total Income | 7,602,890 | 8,575,604 |
| Total Operating Expense | (6,428,449) | (6,808,668) |
| Provision for Loan Loss | (239,500) | (184,000) |
| Dividends | (612,958) | (592,004) |
| Net Income after Dividends | 321,983 | 990,932 |
| Increase in Assets | -0.05% | 3.05% |
| Increase in Loans | 8.68% | 8.59% |
| Increase in Undivided Earnings | 2.82% | 1.86% |

We're providing a highlight of our 2018 accomplishments here. You can find our full Report to Membership online at midwestcommunity.org/reports.



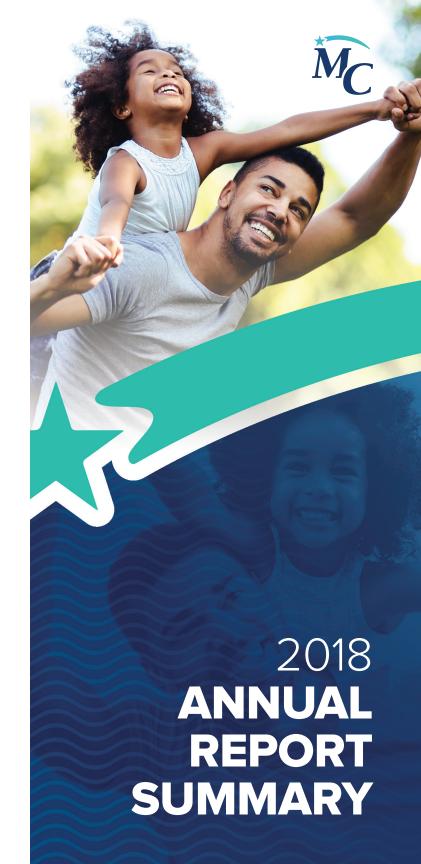
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2018HIGHLIGHTS

As a not-for-profit co-op, Midwest Community's growth helps us reinvest our profits back into the financial health of our members and communities.

13,801 MEMBERS
3% ANNUAL GROWTH

\$162.4 MILLION

IN ASSETS

3.05% ANNUAL GROWTH

\$99.1 MILLION

IN LOANS

8.59% ANNUAL GROWTH

\$1.2 MILLION

SAVED BY MEMBERS THROUGH LOWER INTEREST RATES

ON 207 LOANS THROUGH THE "GET MOVING" REFINANCE CAMPAIGN

26.5% GROWTH

MEMBEREXPERIENCE



ENHANCED MOBILE EXPERIENCE

MOBILE EXPERIENCE

IMPROVED NAVIGATION, FUNCTIONALITY
AND EXPANDED MOBILE PAYMENT
OPTIONS



FREE

FINANCIAL COACHING

PERSONAL, ONE-ON-ONE COACHING
TO HELP DEVELOP A PLAN



IMPROVED

MAIN LOBBY SPACE

RENOVATED LOBBY AND COMMUNITY AREAS TO IMPROVE DAILY EXPERIENCE FOR MEMBERS AND STAFF ALIKE



NEW OFFICE HOLIB

OUR NEW HOURS STRUCTURE ALLOWS OUR STAFF A DAY OF REST, ULTIMATELY MEANING A BETTER EXPERIENCE FOR OUR MEMBERSHIP



LAUNCH OF RESOURCE LIBRARY

MEMBERS IMPROVE FINANCIAL HEALTH

COMMUNITYSUPPORT & IMPACT



\$24,000+

IN DONATIONS & COMMUNITY SPONSORSHIPS



PEOPLE HELPING PEOPLE

\$9,000+

IN STAFF DONATIONS THROUGH OUR EMPLOYEE ENGAGEMENT COMMITTEE AND GIVING TUESDAY



FINANCIAL EDUCATION

400 STUDENTS

ENLIGHTENED THROUGH FINANCES 101 PROGRAM



SPREADING THE LOVE

27 RECIPIENTS
OF STAFF DONATIONS OR
VOLUNTEER HOURS