

# 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](http://midwestcommunity.org/reports).



midwestcommunity.org | 419.783.6500  
Federally insured by NCUA



© 2019 Midwest Community Federal Credit Union. All rights reserved.



# 2018 ANNUAL REPORT SUMMARY

# 2018 HIGHLIGHTS

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**  
ACTIVE USERS ON MC MOBILE

# MEMBER EXPERIENCE



## ENHANCED 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 HOURS

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



## LAUNCH OF RESOURCE LIBRARY

ONLINE TIPS & ADVICE TO HELP  
MEMBERS IMPROVE FINANCIAL HEALTH

# COMMUNITY SUPPORT & 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