

WE'RE IN THIS TOGETHER

Midwest Community was founded in 1954 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 66 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	2018	2019
Members	13,801	13,971
Cash	5,642,985	7,481,969
Investments	47,459,798	53,116,485
Loans	99,175,257	106,213,377
Total Assets	162,417,462	177,021,031
Undivided Earnings	11,955,074	13,692,714
Total Income	8,575,604	9,324,234
Total Operating Expense	(6,808,668)	(7,228,524)
Provision for Loan Loss	(184,000)	(290,000)
Dividends	(592,004)	(1,018,052)
Net Income after Dividends	990,932	787,658
Increase in Assets	3.05%	8.99%
Increase in Loans	8.59%	7.1%
Increase in Undivided Earnings	1.86%	0.145%

We're providing a highlight of our 2019 accomplishments here. You can find our full Report to Membership online at midwestcommunity.org/reports.



midwestcommunity.org | 419.783.6500
Federally insured by NCUA



2019 ANNUAL REPORT SUMMARY

2019 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.

13,971 MEMBERS
1.23% ANNUAL GROWTH

\$177.02 MILLION
IN ASSETS
8.99% ANNUAL GROWTH

\$160.56 MILLION
IN SHARES & DEPOSITS
8.69% ANNUAL GROWTH

\$106.2 MILLION
IN LOANS
7.1% ANNUAL GROWTH

\$1.26 MILLION
SAVED BY MEMBERS THROUGH
LOWER INTEREST RATES
ON 133 LOANS THROUGH THE "IMAGINE A DIFFERENT
POSSIBILITY" REFINANCE CAMPAIGN

MEMBER EXPERIENCE



+73.41%
NET PROMOTER SCORE

NET PROMOTER SCORE IS A MEASURE OF CUSTOMER LOYALTY. A SCORE OF +50% IS CONSIDERED EXCELLENT.



**IMPROVED
MANAGEMENT TOOLS**

ENHANCED APP, EXPANDED ONLINE AND MOBILE PAYMENT OPTIONS



**FREE
FINANCIAL COACHING**

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



**OFFICE
IMPROVEMENTS**

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



**UPDATED
RESOURCE LIBRARY**

ONLINE TIPS & ADVICE TO HELP MEMBERS IMPROVE FINANCIAL HEALTH

COMMUNITY SUPPORT & IMPACT



\$35,000+

IN DONATIONS
& COMMUNITY
SPONSORSHIPS



PEOPLE HELPING PEOPLE

\$7,000+

IN STAFF DONATIONS THROUGH OUR EMPLOYEE ENGAGEMENT COMMITTEE AND GIVING TUESDAY



FINANCIAL EDUCATION

200+ STUDENTS

ENLIGHTENED THROUGH
FINANCES 101 PROGRAM



SPREADING THE LOVE

28 RECIPIENTS

OF STAFF DONATIONS OR
VOLUNTEER HOURS