

Support Healthier Moms and Babies with Our Diaper Drive

Throughout the entire month of October, we are partnering with Healthier Moms and Babies to support families in need by hosting a Diaper Drive at all of our branch locations. **We invite our members to donate unopened infant diapers, which will go directly to help mothers and babies in our community.** Donations can be dropped off at any branch during regular business hours.

Healthier Moms and Babies is a Fort Wayne-based nonprofit organization dedicated to reducing infant mortality by providing education, support, and resources to pregnant women and new mothers. Fort Wayne, Indiana, has one of the highest infant mortality rates in the state, and organizations like Healthier Moms and Babies play a critical role in improving outcomes for families.

Together, we can make a difference by ensuring that every baby has access to essential care and resources, starting with something as simple as a clean diaper. Thank you for helping us support this vital cause!



Announcing the 88th Annual Meeting

MidWest America will hold its 88th Annual Meeting on **Saturday, March 29th 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 three candidates for 3-year terms of office: **Douglas Routh, Joseph Celarek, and Regina Cartwright.** 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 (510 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, 2024, 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.

Ted Storer
Nominating Committee Chairperson

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Meet the Candidates

Douglas Routh

joined the Board of Directors in 2023 after serving on the Supervisory Committee from 2014-2023. He is the *Chair of the Facilities/Expansion Committee* and also serves on the *Technology, Nominating, and Executive Compensation Committees*. Douglas is an architect and currently works at Elevatus Architecture as a Principal and Director of Design, where he provided the prototype design for all new MidWest America facilities. He and his wife have been members of the Credit Union for 30 years and are excited to continue helping us grow.



Douglas Routh
Board of Director

Joseph Celarek is currently the *Chair of the ALM Committee* and serves on the *Human Resources/Policy, Nominating, and Executive Compensation Committees*. He is a graduate of the University of Notre Dame where he earned his Bachelor's degree in Business Administration concentrating in Accountancy. Shortly after graduating, he earned his CPA designation and spent the next 38 years at Lutheran Hospital, serving in various finance and accounting roles before retiring this past summer. Joe was previously a member of the Supervisory Committee and was appointed to the Board of Directors in 2020.



Joseph Celarek
Board of Director

Regina Cartwright

graduated from Rockford Business College with an Associates degree in both Applied Marketing and Applied Science of Management. She currently works for General Motors as a replacement operator in the material department. Regina also holds the position of Vice President of Fort Wayne Chapter of the Asa Phillip Randolph Institute. She began serving on the Supervisory Committee in 2013 before joining the Board of Directors in 2018 where she currently holds the *Vice Chair* position. She serves on the *Human Resources/Policy, Facilities/Expansion, Nominating, Technology, and Executive Committees* and currently chairs the *Executive Compensation Committee*.



Regina Cartwright
Board of Director

#MidWestGivesBack

We've had the privilege of giving back to our community in meaningful ways over the past few months. From July 12th-14th, our team volunteered at Mike's Carwash locations to raise funds for the YMCA Youth Service Bureau. On July 20th, we had a splash-tacular time at Splash on the Wabash 2024, assisting with registration while supporting Local Boy Scout Troop #130 and the Forks of the Wabash Historic Park's educational initiatives.

August 5th took us to The Impact Center, where we helped distribute over 400 backpacks and school supplies to families in need. Later that month, we participated in the United Way of Allen County *Day of Caring*, working with Wellspring Interfaith Social Services to complete various projects around their buildings.

We were also thrilled to support Healthier Moms and Babies' 8th Annual Diaper Dash on September 9th, promoting their mission to reduce infant mortality and improve pregnancy outcomes. We're proud to make a positive impact—it's a MidWest Thing!



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 14th

Veterans Day

Monday, November 11th

Thanksgiving Day

Thursday, November 28th

Christmas Eve

Tuesday, December 24th
(close at noon)

Christmas Day

Wednesday, December 25th

New Year's Eve

Tuesday, December 31st
(close at noon)

New Year's Day

Wednesday, January 1st

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.