

Welcome Home Loans

Brett & Hayley K.
Members since 2013



SUMMER 2023

Heartland SHARES

NMLS# 571054 |  Equal Housing Lender



eBranch

800.428.8472
M-F 8 a.m.-6 p.m., Sat. 8 a.m.-Noon

23rd & Severance

900 E 23rd Ave, Hutchinson, KS 67504
LOBBY: M-F 9 a.m.- 5 p.m., Sat. 9 a.m.-Noon
DRIVE-THRU: M-F 7:30 a.m.-6 p.m., Sat. 8 a.m.-Noon

Ave A & Adams

129 W Ave A , Hutchinson, KS 67501
LOBBY: M-F 9 a.m.- 5 p.m.
DRIVE-THRU: M-F 7:30 a.m.-6 p.m., Sat. 8 a.m.-Noon

29th & Main

Offices for Heartland Wealth Strategies
2900 N Main, Hutchinson, KS 67502
LOBBY: M-F 9 a.m.-5 p.m.

Haven

103 S Kansas Ave, Haven, KS 67543
LOBBY & DRIVE-THRU:
M-F 9-11:30 a.m. and 12:30-5 p.m.

Hays

2825 Plaza Ave, Hays, KS 67601
LOBBY: M-F 9 a.m.- 5 p.m., Sat. 9 a.m.-Noon
DRIVE-THRU: M-F 8:30 a.m.-5:30 p.m., Sat. 9 a.m.-Noon

Ness City

202 S Topeka Ave, Ness City, KS 67560
LOBBY: M-F 9 a.m.-4 p.m.
DRIVE-THRU: M-F 8 a.m.-4 p.m.,

Newton

2201 S Kansas Ave, Newton, KS 67114
LOBBY: M-F 9 a.m.-6 p.m., Sat. 9 a.m.-Noon
DRIVE-THRU: M-F 8:30 a.m.-6 p.m., Sat. 8 a.m.-Noon

37th & Maize

3777 N Maize Rd, Wichita KS 67205
LOBBY: M-F 9 a.m.-6 p.m., Sat. 9 a.m.-Noon
DRIVE-THRU: M-F 8:30 a.m.-6 p.m., Sat. 8 a.m.-Noon

East Kellogg

12021 E Kellogg Dr, Wichita, KS 67207
LOBBY: M-F 9 a.m.-6 p.m., Sat. 9 a.m.-Noon
DRIVE-THRU: M-F 8:30 a.m.-6 p.m., Sat. 8 a.m.-Noon

HCU Salthawk Center

Inside Hutchinson High School
LOBBY: Open to HHS students and Staff

Find Us on Social Media

LIKE us on Facebook
@heartlandKS

FOLLOW us on Instagram
@heartlandway

FOLLOW us on Twitter
@HeartlandWay

\$10,000 Awarded in Scholarships



Carter Booe



Elise Gover



Karlyn Rohr



Mya Thompson

CARTER BOOE, ELISE GOVER, KARLYN ROHR, and MYA THOMPSON have each been awarded \$2,500 scholarships from Heartland Credit Union to help them pursue their dream of a college education.

ABOUT THE SCHOLARSHIP RECIPIENTS

- Carter Booe, of Hutchinson, is a 2021 Hutchinson High School graduate. He is studying engineering at Pittsburg State University.
- Elise Gover, of Hutchinson, is a 2023 graduate of Buhler High School. Gover will attend Hutchinson Community College to study life science/pre-med.
- Karlyn Rohr, of Hays, graduated from Thomas More Prep-Marian in 2023. She plans to pursue

speech pathology at Fort Hays State University.

- Mya Thompson, of Hutchinson, is a 2023 Hutchinson High School graduate. This fall, Thompson will begin studying nursing at Fort Hays State University.

“At HCU, we want to help fulfill our members’ dreams of a better future. Our scholarship program is just another way we do that,” says HCU President/CEO Dan Springer. “We congratulate Carter, Elise, Karlyn, and Mya; and we wish them the best of luck in their future endeavors.”

The Heartland Credit Union Education Scholarship is in its tenth year and has awarded \$55,000 in scholarships to our members. Recipients must be full-time students and can apply for the scholarship to any accredited college, university, or technical school.

Welcome Home Loans It's the Heartland Way.

Our home loan experts are ready to welcome you to your new home. Heartland Credit Union offers tailored home loans, low fees, and competitive rates.



Learn more
and apply online!



Get Involved in Your Credit Union

Accepting Volunteer Nominations through July 31, 2023

Our Board of Directors and Committees are made up of members who volunteer their time to make sure your credit union is secure, viable, and doing what is best for our membership. Volunteers are elected by the membership to serve as stewards who wisely and unselfishly make policy decisions.

The nomination and election of volunteers to positions on the Board of Directors and/or on credit union committees requiring external nomination is delegated to the Nominating Committee as stated in the credit union governance policy. The committee is currently accepting volunteer nominations for the term of March 2024-March 2027.

There will be three open positions on the Board of Directors and two on the Supervisory Committee for the March 2024 Election. In addition, applications are currently being accepted for consideration of an immediate appointment to fill a vacancy on the Supervisory Committee. Below are the procedures and schedule established by HCU's Nominating Committee.

GENERAL PROCEDURES FOR VOLUNTEER ELECTIONS

June 30	Appointment of Nominating Committee of not less than 3 members by Board Vice-Chair.
June 30	Nominating Committee post notice that nominations are being accepted. Notice to include schedule and procedures.
July 31	Last day for members to submit names to the Nominating Committee for consideration. For more information on becoming an HCU volunteer and to submit an application, visit www.hcu.coop/volunteers or contact Executive Assistant Kris Pfister at 620.888.6516 or kris.pfister@hcu.coop .
September 30	Nominating committee to post slate of candidates.
October 15	Last day for members to submit petitions to nominating committee to have a name added to the ballot.
December 31	A ballot and the candidates' resumes will be printed in the January 2024 Heartland Shares newsletter.
February 15	Last day for ballots to be returned or postmarked.
March 1	Final date for tabulation and verification of ballots. Results to be announced as soon as available, at annual meeting and in first quarter newsletter.

- Positions on the Board of Directors and Supervisory Committee shall be elected.
- Minimum age to vote shall be 16.
- To ensure placement of their name on the ballot, a member may submit a petition of nomination signed by at least 1% of the membership (determined by the published membership count as of December 31st of the prior year). Nominating committee will verify signatures.
- No election will be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled.
- No member shall be entitled to vote by proxy. A member other than a natural person may vote through an agent as designated in the account agreement. A trustee or other person acting in a representative capacity shall not, as such, be entitled to vote.
- Irrespective of the number of shares, no member shall have more than one vote.



Youth Savings Account Ages 12 & Under

HCU is excited to introduce Smart Start Saving, our new youth savings account designed to help our youngest members learn money basics and smart savings habits that will last a lifetime.

SAVINGS BOOSTS

It pays to save with Smart Start! To reward kids for building smart savings habits, they'll earn \$1 for every \$20 deposited.* Kids even get a birthday card with a special gift every year.

DIGITAL TOOLS

Transfer your child's allowance directly into their account, help them deposit birthday or holiday checks, and teach them how to track their savings with HCU Digital Banking.

GAME-CHANGING RESOURCES

Empower kids with the knowledge they need to take control of their savings quest. Click here to watch fun and informative videos about money basics, and we're also here with advice to help you prepare for your child's future.

ADDITIONAL FEATURES

- Dividends paid on all balances over \$25*
- Certificates available with a \$100.00 minimum opening balance

Start your child on the path to financial well-being today. Visit your nearest branch or apply online to open a Smart Start Savings account for kids 12 and under.

Learn more: hcu.coop/smartstart

HCU President & CEO

Dan Springer

Board of Directors

Rex Christner, Chair
Shandi Stallman, Vice Chair
Sheila Meggers, Secretary Treasurer
Brian Meder, Associate Director
Mike Juby, John McCannon, Kendal Pulliam, Mark Woleslagel

Supervisory Committee

Ed Howard, Chair
Roger Clark, Deb Hammond, Brad Ryan

Financial Summary as of March 31, 2023

Assets	\$604,509,775
Shares, Certificates	\$515,902,864
Loans Outstanding	\$523,619,824
Total Capital	\$55,092,732

Upcoming Notable Dates

BRANCHES CLOSED

Juneteenth	Mon., June 19
Independence Day	Tues., July 4
Labor Day	Mon., Sept. 4
Columbus Day	Mon., Oct. 9

Patriot Act Notice

The US Patriot Act requires financial institutions to obtain information from an individual or legal entity to help establish identity. Your cooperation is needed when you open a new account or request a loan. You may be asked more questions to establish and confirm your identity. It may also be required for you to provide one or more forms of identification.

IRA Withholding Notice

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding.

You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided by HCU.

Withholding from IRA payments, when combined with other withholdings, may relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated payments are insufficient.

What is **wealth**?

We'll help you define it and pursue it.



Monte Cross
President



Vic Edwards
Financial Consultant



Justin Carlson, CFP®
Financial Consultant

Wealth can mean different things to different people. But most importantly, what does it mean to you? At Heartland Wealth Strategies, we'll help you define, plan for, and pursue your definition of wealth.

SCHEDULE AN APPOINTMENT

No matter where you are in life, our wealth management team will create manageable strategies to help you strive for your financial goals. Contact us today to learn more: 800.428.8472 or visit www.hcu.oop/hws.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Heartland Credit Union and Heartland Wealth Strategies **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Heartland Wealth Strategies, and may also be employees of Heartland Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Heartland Credit Union or Heartland Wealth Strategies. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or any other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
---	------------------------------------	---	-----------------------

Annual Visa® Debit Card Notice

You may use your Visa debit card to initiate both Visa debit and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or for certain bill payment transactions, provide the account number for an

e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the CO-OP, Cirrus and Star networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks. If you have questions, please call us at 800.428.8472.