

REWARDS CASH BACK CHECKING



Free to Be Rewarded

FALL 2022

Heartland **SHARES**

www.hcu.coop/cashback

Federally insured by NCUA



eBranch

800.428.8472
M-F 8 a.m.-6 p.m., Sat. 8 a.m.-1 p.m.

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

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

HCU President & CEO

Dan Springer

Board of Directors

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

Supervisory Committee

Ed Howard, Chair
Roger Clark, Deb Hammond, Mike Juby

HCU Receives STAND Award



HCU staff accept the STAND Award at the Heartland Credit Union Association Convention and Annual Meeting.

At the Heartland Credit Union Association Convention and Annual Meeting, HCU was recognized as one of 12 credit unions in Kansas and Missouri to earn the STAND Award.

HCUA's STAND program engages Kansas and Missouri credit unions on a grassroots level in credit union advocacy and political action efforts.

HCU received the STAND Award for empowering employees, volunteers, and members to make a meaningful credit union connection with their lawmakers. We also attend and host political advocacy events, build lines of communication with lawmakers, and raise funds to support the credit union movement.

Mandy Giess Joins HCU's Real Estate Lending Team

MANDY GIESS has joined Heartland Credit Union as a Real Estate Lending Consultant. In her role, Giess will serve members, prospective members, builders, developers, and real estate personnel with home loan products and services.

"We're excited to have someone with Mandy's experience and connections to the Hays community on our team," said Michael Lorimor, VP of Real Estate Lending. "Her knowledge of the home loan process and understanding of the local market will help assure our members receive the right loan

with the highest level of service."

Giess brings more than 13 years of experience in the home loan industry to HCU. Most recently, she worked at First Assured Mortgage in Hays as a Mortgage Loan Originator.

Giess' office is located at Heartland's branch in Hays at 2825 Plaza Ave.



Mandy Giess

Heartland Ranked #1 in Providing Member Value

Heartland Credit Union is proud to be named the number one Return of the Member credit union in our asset group nationwide and number 25 in the country, as measured by Callahan & Associates as of June 30, 2022.

WHAT IS ROM?

ROM is a quantifiable metric used to measure the value a credit union provides to its members based on loan and savings rates, the products and services the credit union offers to its members, and member engagement.

In each of these three categories, Callahan considers a credit union's performance in comparison to its asset-based peer group to calculate a percentile rank. Finally, they combine the weighted average of the percentile ranking for each ratio to determine a credit union's Total ROM score. Heartland received a Total Return of the Member score of 100%, the highest score possible.

"There's no greater compliment than to be recognized for the value we provide to our members," said Dan Springer,

President/CEO. "I want to thank our staff for their dedication to making our members their number one priority and finding the right solutions for our members' needs. We couldn't do it without them."

Heartland offers a wide range of Consumer and Commercial financial products and services so we can achieve our top priority: finding the right solution for every member, no matter their situation. As a not-for-profit financial institution, we are able to offer higher rates on savings, lower rates on loans, and money that works for our members, not shareholders. We also invest in innovative services so no matter how a member chooses to bank at HCU—in person at a branch, via video chat, online, or on a mobile device—they receive convenient and consistent access to their finances.

THANK YOU!

Our credit union is successful because of our members' commitment. Without you, none of this would be possible. We thank you for your continued support.

Farmers CU Merger Update

We would like to once again welcome our new HCU members from Farmers Credit Union! Over the weekend of October 1-2, all remaining Farmers accounts were transitioned to HCU.

DRIVE-THRU ATM NOW OPEN

In September, we added a 24-hour ATM in the Hays branch drive-thru.

The new ATM is a Max Deposit-Automation ATM, making it easier than ever to deposit cash or checks into your checking or savings account — anytime, day or night.

- Cash withdrawals
- Deposit checks and cash
 - Make deposits without an envelope or deposit slip. Just sign your checks and follow the prompts on the screen.
 - Deposit all your checks at once. You can insert up to 30 checks or 50 bills in a single stack.
 - See check images on your receipt.
- Transfer funds
- Check account balances

NEW HOURS AT THE HAYS BRANCH

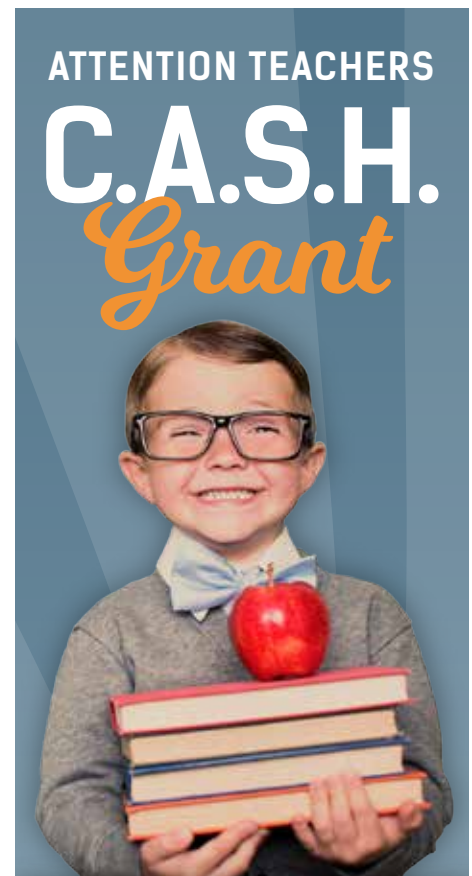
We are excited to offer extended branch hours to help better serve our members in the Hays area.

- Starting October 3, weekday hours will change to 9 a.m. to 5 p.m. in the lobby, and 8:30 a.m. to 5:30 p.m. in the drive-thru.
- Beginning October 10, the lobby and drive-thru will be open on Saturdays from 9 a.m. to noon.

ENROLL IN HCU DIGITAL BANKING

Don't forget to enroll in HCU Digital Banking so you can stay connected to your finances online or on your mobile device. Register online at www.hcu.coop, then download the app in the Apple App Store or Google Play. For step-by-step directions, check out the Digital Banking User Guide on Page 14 of your Merger Guide you received by mail.

For more merger updates, visit www.hcu.coop/farmers. Questions? Feel free to call our eBranch at 800.428.8472 or stop by any of our eight branch locations.



ATTENTION TEACHERS
C.A.S.H.
Grant

Applications due Oct. 15
GRANTS RANGE FROM \$25-\$400

Financial Summary as of June 30, 2022

Assets	\$564,398,421
Shares, Certificates	\$463,921,641
Loans Outstanding	\$481,071,539
Total Capital	\$52,844,573

Upcoming Notable Dates

BRANCHES CLOSED

Columbus Day	Mon., Oct. 10
Veterans Day	Fri., Nov. 11
Thanksgiving	Thu., Nov. 24
Christmas Eve	Sat., Dec. 24 at noon
Christmas	Mon., Dec. 26
New Year's Day	Mon., Jan. 2

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.

Find Us on Social Media



LIKE us on Facebook
@heartlandKS



FOLLOW us on Instagram
@heartlandway



FOLLOW us on Twitter
@HeartlandWay

Don't navigate Medicare alone.



Mercedes Rangel, Insurance Specialist



Open Enrollment Starts October 15

Schedule a Free Medicare Enrollment Consultation

Every year there are slight changes to Medicare plans and coverages. It's important to review your current plan to ensure you have the coverage you need. Now is the perfect time to get help navigating the Medicare maze from someone who understands it.

Insurance Specialist **MERCEDES RANGEL** can help you find the right Medicare plan, prescription drug plan, or all-in-one plan. Learn more at www.hcu.coop/medicare. To schedule an appointment with Mercedes, call Brooke VanDeGrift at 800.428.4872, ext. 185.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Celebrate ICU Day with Us

On October 20, 2022, Heartland Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. This year's theme is "Empower Your Financial Future with a Credit Union."

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

SHRED EVENTS

HCU is hosting a free Shred Event on Thursday, October 20, from 11 a.m. to 1 p.m., at three of our branches:

- 23rd and Severance, Hutchinson
- 37th and North Maize Rd, Wichita
- 2201 S. Kansas, Newton

Stop by to dispose of personal documents to help protect yourself from identity theft. Limit 3 boxes per person.

FREE FOOD AND TREATS

We're also hosting free food and

treats at four of our branches, more details coming soon!

- 900 East 23rd, Hutchinson
- 2201 Kansas, Newton
- 12021 E Kellogg Dr, Wichita
- 2825 Plaza Ave, Hays

Visit www.hcu.coop for ICU Day event updates.

ENTER TO WIN

To thank our members this ICU Day, we're giving away a **\$50 gift card** at EVERY BRANCH. To register for your chance to win, stop by an HCU branch to sign up from October 17 to 21.

KIDS COLORING CONTEST

Download the ICU Day coloring page online at www.hcu.coop/icuday or stop by a branch to pick up a coloring page for kids 12 and under. Drop off the finished coloring page at your local HCU branch by October 21 and be entered to win a \$25 gift card. Each branch will draw a winner!