

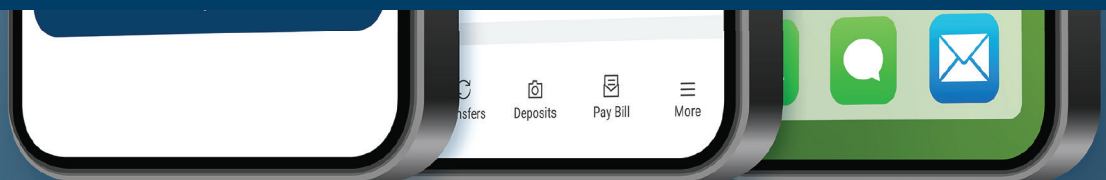
Anytime Access

Coming Soon Digital Banking Upgrade



FALL 2021

Heartland SHARES



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 9-5, Sat. 9-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 9-5

DRIVE-THRU: M-F 7:30 a.m.-6 p.m.,
 Sat. 8 a.m.-Noon

29th & Main
**Offices for HCU Investment
 and Insurance Services**

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.

Newton

2201 S Kansas Ave, Newton, KS 67114

LOBBY: M-F 9-6, Sat. 9-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 9-6, Sat. 9-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 9-6, Sat. 9-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 students and Staff
 of HHS

HCU President

Dan Springer

Board of Directors

Rex Christner, Chair

Caroline Phelps, Vice Chair

Kendal Pulliam, Secretary Treasurer

Libby Beck, Roy Broxterman, John

McCannon, Mark Wolesslagel

Supervisory Committee

Ed Howard, Chair

Deb Hammond, Lori Blakesley, Mike Juby

Board Appoints New Supervisory Committee Member


Deb Hammond

HCU's Board of Directors appointed **DEB HAMMOND** as the newest member of our Supervisory Committee. The role of the Supervisory Committee is to ensure the effectiveness of internal checks and balances, adherence to established policies and procedures and the overall safety and soundness of credit union operations.

Deb currently serves as Vice President – Controller at AgVantis, Inc. in Wichita. She has been in this role since 2014. As a service provider,

HCU's Board of Directors appointed **DEB HAMMOND** as the newest member of our Supervisory Committee.

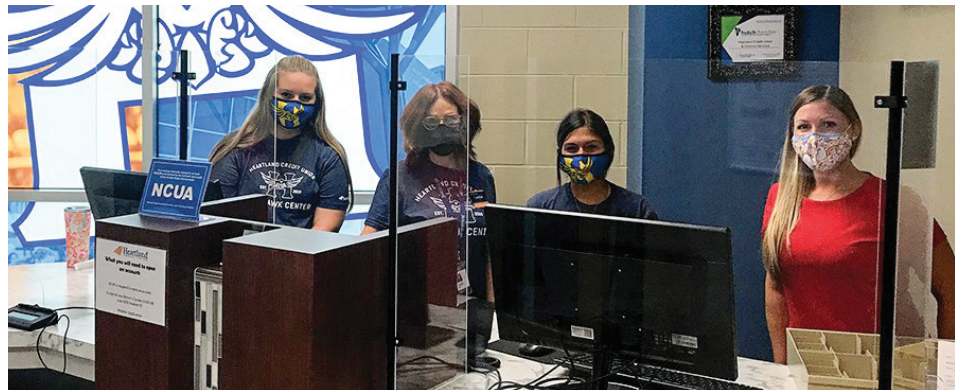
The role of

AgVantis provides business solutions and information technology to several Farm Credit Associations. Deb has spent her entire career of 37 years working for various Farm Credit entities in Wichita holding various positions in financial reporting and general accounting. She is a member of the Farm Credit System Accounting Standards Workgroup.

Deb holds a Bachelor of Science degree in Accounting from Kansas State University. She enjoys spending time with family and friends, and likes to travel, read, and play ping pong. Deb is married with two adult sons and one grandson.

Please join us in welcoming Deb as an HCU Volunteer!

HCU Salthawk Center Opens for the School Year



From left, Intern Abigale Davenport, Branch Manager Leslie Shea, Intern Liliana Wilson, and AVP of Branch Operations Sara Bass open the Salthawk Center for the school year.

HCU is back to school with the Salthawk Center at Hutchinson High School! The branch welcomed 10 new interns this school year and one student intern is returning from last year.

At the Salthawk Center, HHS students and staff are able to open accounts, make deposits and withdrawals, and school staff can even apply for loans. The branch manager is always on-hand to support interns and help members through the entire process.

The Salthawk Center not only serves as a training ground for preparing young adults to enter the workforce, it also gives all students the opportunity to learn how to manage their money and prepare for a future of financial well-being.

COMMERCIAL SERVICES



Flexibility to find Solutions

www.hcu.coop/commercial

Ben Miller Stutzmans Greenhouse

Celebrate ICU Day with Us

On October 21, 2021, Heartland Credit Union will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day. The theme of ICU Day 2021 is "Building financial health for a brighter tomorrow."

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

SHRED EVENT

HCU is hosting a free Shred Event on October 21 from 11 a.m. to 1 p.m. at three of our branches: 23rd and Severance in Hutchinson, 12021 E Kellogg Dr N in Wichita, and 2201 S. Kansas in Newton. Stop by to dispose of personal documents to help

protect yourself from identity theft. Limit 3 boxes per person.

UV&S Corporate (Underground Vault and Storage) is NAID Certified to securely destroy paper, non-paper media, and hard drives. UV&S will be collecting the documents and shredding them off-site.

ENTER TO WIN \$50 GIFT CARD

To thank our members this ICU Day, we're giving away \$50 gift cards at EVERY. BRANCH. To register for your chance to win, stop by your local HCU branch to sign up from October 18 to 21.

Visit hcu.coop/icuday for more information about our ICU Day events!

ATTENTION TEACHERS

C.A.S.H. Grant



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

Welcome Our New Salthawk Center Branch Manager



Leslie Shea

Heartland Credit Union is proud to announce **LESLIE SHEA** as the new Branch Manager at the HCU Salthawk Center. The HCU Salthawk Center is the student-run branch located inside Hutchinson High School.

As Salthawk Center Branch Manager, Shea will manage the student interns and lead the HCU financial literacy program at HHS. She will also be involved in the selection, training and ongoing development of the student interns throughout the school year and will work closely with our HHS business program teacher partners.

Prior to her role as the Salthawk Center Branch Manager, Leslie served as the 29th and Main Branch Manager. She previously worked at the Hutchinson News for over 16 years in several roles including Multi-media Sales Executive, Marketing Director, and Advertising Sales Manager. She also worked as the General Manager at the Newton Kansan.

"Leslie is a great role model and has many years of experience mentoring youth," said Sara Bass, AVP of Branch Operations. "Her years of managing a business coupled with her knowledge of the financial industry also makes her an amazing resource for the student interns."

Financial Summary as of June 30, 2021

Assets	\$443,120,462
Shares, Certificates	\$383,077,191
Loans Outstanding	\$383,917,023
Total Capital	\$41,473,757

Upcoming Notable Dates

BRANCHES CLOSED

Columbus Day	Mon., Oct. 11
Veterans Day	Wed., Nov. 11
Thanksgiving	Thu., Nov. 25
Christmas Eve	Fri., Dec. 24 at noon
Christmas	Sat., Dec. 25
New Year's Day	Sat., Jan. 1

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.

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@heartlandKS

 **FOLLOW us on Instagram**
@heartlandway

 **FOLLOW us on Twitter**
@HeartlandWay

DOES YOUR RETIREMENT MATH ADD UP?



 **HCU Investment**
& Insurance Services



When it comes to retirement, it's all about the numbers - how much money you'll need and how much you're saving to get there. Find out your retirement numbers with this five-minute calculation. With the right information, you can move ahead and plan with confidence.

SCHEDULE AN APPOINTMENT

Need your numbers? Contact us today to learn more: 800.428.8472 or visit www.hcu.oop/math.



Monte Cross
President, HCU I&I
620.669.0177 ext. 107



Vic Edwards
Financial Consultant
620.669.0177 ext. 264



Steve Freeberg
Financial Consultant
316.252.8259 ext. 134

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 HCU Investment and Insurance Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using HCU Investment and Insurance Services, 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 HCU Investment and Insurance Services. 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
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Making Medicare Easy

Did you know that HCU Investment & Insurance Services offers Medicare supplements?

Discover if it's right for you and get all the details. Call Mercedes Rangel, Insurance Specialist, at 620.669.0177 ext. 124.

Not connected with or endorsed by the U.S. government or the Federal Medicare program. Insurance offered through ProducersXL.



Mercedes Rangel
Insurance Specialist