

REWARDS CASH BACK CHECKING



Free to Get Paid Early

WINTER 2023

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,

Brad Ryan

Babcock Promoted to Haven Branch Manager



Chris Babcock

Amy White, VP of Retail Branch Operations, is proud to announce

CHRIS BABCOCK as the new Haven Branch Manager.

As Branch Manager, Babcock is

responsible for directing the growth, business development, and operational efforts of the branch. He will ensure that members and prospective members are professionally served, and he will guide, train, and supervise branch staff.

Babcock has been with HCU for nearly three years. Prior to his promotion to Haven Branch Manager, he served as a Traveling Branch Specialist and Financial Services Representative at HCU. Babcock has a Bachelor of Science in Business Administration and a Certificate of International Business from Kansas State University.

"I am excited to welcome Chris to the Haven community," said White. "He brings a wealth of knowledge about lending, new accounts, and the credit union. I think that Chris will be a great asset to the Haven members for all their financial needs."

Heartland Maintains #1 Ranking for Member Value

HCU is proud to be named the number one Return of the Member credit union in our asset group nationwide and number 16 among all credit unions in the country, as measured by Callahan & Associates as of September 30, 2022. This is the second time this year HCU has earned the number 1 ranking.

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.

"Being named the number one credit union in our asset class for the second time this year is a great feeling," said Dan Springer, President/CEO. "Moving up to #16 among all credit unions really shows the commitment we have to constantly improving and providing top-notch service and value to our members."

Read more at www.hcu.coop/toprated.

HCU Sponsors Youth of the Year

Join us in congratulating **ZION BURGESS**, the 2022 Boys & Girls Clubs of Hutchinson Youth of the Year! As the winner of the local competition, Burgess received a \$1,000 scholarship, sponsored by Heartland Credit Union, and will compete in the State competition.

The Youth of the Year program fosters a new generation of leaders and promotes service, education, communication, strong moral character, and life goals. HCU is honored to be the presenting sponsor of the Boys & Girls Clubs of Hutchinson Youth of Year event.



Heartland Credit Union Volunteer Elections

According to HCU procedures for mail ballot elections: "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."

Therefore, by acclamation, the nominees listed will be elected to three-year terms at the annual meeting held March 2023.

The Board of Directors and the Supervisory Committee each have two open positions.

The Nominating Committee recommended:

BOARD OF DIRECTORS

- **MIKE JUBY**
- **SHANDI STALLMAN**

SUPERVISORY COMMITTEE

- **BRADLEY RYAN**
- **TBD**

The democratic process is fundamental to the values and philosophies that guide a credit union. Each member has one vote, no matter their financial status. Members elect a voluntary Board of Directors who make decisions on behalf of the membership. If you are interested in becoming a credit union volunteer, learn more at hcu.coop/volunteers.

Heartland extends its thanks to the Nominating Committee members: **CAROLINE PHELPS, MARK WOLESLAGEL, MIKE JUBY, and ANN WAGNER.**

ABOUT THE CANDIDATES



Mike Juby

Regional Medical Center Foundation.

MIKE JUBY has served on HCU's Supervisory Committee for 12 years. The Nominating Committee has slated Mike for the March 2023 elections to serve his first 3-year term on the Board of Directors.

An Emporia State University alum, Mike is also a Certified Public Accountant, retired wrestling coach, long time HCU member and Hutchinson resident. He has been an active volunteer serving on many boards and committees for organizations in the community. Mike currently holds a seat on the Hutchinson Community Foundation finance committee and Board of Directors for Hutchinson



Shandi Stallman

Shandi graduated from Kansas State University with a Bachelor of Science degree in Finance and from the University of Missouri – Kansas City with a Master of Science degree in Accounting. After graduating from Kansas State, she worked for two engineering firms in Kansas City and then relocated to her hometown of Hutchinson in 2008 where she worked as the Controller for Harris Business Services until 2015. Outside of work she enjoys travel, watching sporting events and spending time with family and friends.

SHANDI STALLMAN was appointed to HCU's Board of Directors to fill a resignation in early 2022. Shandi currently serves as the CFO of PrairieStar Health Center in Hutchinson. The Nominating Committee has slated Shandi for the March 2023 elections to serve a 3-year term on the Board of Directors.



Brad Ryan

Brad attended Wichita State University studying Business Administration and he is currently a manager of software engineering at Olive AI, a company that endeavors to innovate the internet of healthcare. Brad has served the Hutchinson community through leadership positions at AgTrax and ProValue Insurance. Brad and his family have been Hutchinson residents for over 10 years. Brad spends his free time with his family, attending his sons' high school activities, and loves to spend time outdoors.

BRAD RYAN was recently appointed to HCU's Supervisory Committee to fill the vacant seat left by Shandi Stallman's move to the Board of Directors earlier in the year. The Nominating Committee has slated Brad for the March 2023 elections to serve a 3-year term on the Supervisory Committee.

Brad attended Wichita State University studying Business Administration and he is currently a manager of software engineering at Olive AI, a company that endeavors to innovate the internet of healthcare. Brad has served the Hutchinson community through

Klosterman Named Director of Commercial Credit



Kenneth E. Klosterman

HCU is proud to welcome **KENNETH E. KLOSTERMAN** as our Director of Commercial Credit. In his role, Klosterman manages the credit union's commercial loan portfolio and underwriting to provide members and commercial lenders with a streamlined loan process.

Klosterman brings more than 10 years of experience as a credit analyst, and

more than 20 years of banking experience total. Klosterman has a Bachelor of Science in Finance with an emphasis in financial services and a minor in economics.

"We are excited to have Kenneth join the team," said Bambi Stewart, Chief Lending Officer "He is dedicated to our commitment to building deeper relationships with our commercial members, and his extensive experience will ensure we continue delivering exceptional member service."

Klosterman will office at HCU's Maize location.

Financial Summary as of September 30, 2022

Assets	\$594,306,256
Shares, Certificates	\$485,855,557
Loans Outstanding	\$514,736,712
Total Capital	\$53,755,079

Upcoming Notable Dates

BRANCHES CLOSED

New Year's Day	Mon., Jan. 2
Martin Luther King, Jr. Day	Mon., Jan. 16
Presidents' Day	Mon., Feb. 20
Memorial Day	Mon., May 29

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

2022 Hutchinson Best of the Best

HEARTLAND CREDIT UNION

Heartland Credit Union is honored to be voted by you as best of the best in five categories:

- **BEST** Credit Union
- **BEST** Mortgage Lender
- **BEST** Customer Service
- **BEST** Place to Work
- **BEST** Boss: **GLEYSHA MENDEZ**

HEARTLAND WEALTH STRATEGIES

Heartland Wealth Strategies was also voted **BEST** Investment Firm, and **MERCEDES RANGEL** was voted **BEST** Insurance Agent.



Gleysha Mendez



Mercedes Rangel

We appreciate your support and all of your votes for us. We have the best members, and we'll continue to gladly serve you every day.

THANK YOU!

We appreciate your support and all of your votes for us. We have the best members, and we'll continue to gladly serve you every day.

Financial Consultant Justin Carlson Joins Heartland Wealth Strategies



Justin Carlson,
CFP®

Heartland Wealth Strategies is excited to welcome the newest addition to our team, Financial Consultant **JUSTIN CARLSON, CFP®**. In his role, Carlson works with current and potential clients to develop manageable strategies tailored for their individual financial goals.

Carlson has more than 17 years of experience in investments and financial planning. Most recently, Carlson was a Financial Advisor for Thrivent in Wichita. He is a Certified Financial Planner, is licensed in Long-Term Care Insurance, and has a Bachelor of Arts in Business with a concentration in finance and management from Bethany College, Lindsborg, Kan.

"Justin is a valuable addition to our team," said Monte W. Cross, President of Heartland Wealth Strategies. "As a Certified Financial Planner, he takes the time to learn about each person's financial situation and has the experience to deliver solutions and create a personalized plan."

Carlson is available from 9 a.m. to 5 p.m., Monday through Friday. Carlson's office is at 3777 N. Maize Road in Wichita.

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