

Heartland Shares

SUMMER 2019

AUTO LOANS

ACCELERATED.



AS LOW AS

2.99%

APR*

Up to 60 Mos.

*Annual Percentage Rate. Membership required. Limited time offer. Assumes a credit score of 725+ on a new to HCU \$17,000 fixed rate, secured loan, 2015 or newer vehicle with less than 130,000 miles, HCU checking with direct deposit, and debt-to-income ratio of 45% or less, including new loan. For example: A \$17,000 loan at 2.99% would require 60 monthly payments of \$305 per month. Minimum loan amount of \$5,000.

Apply online at
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 FAX: 620.669.8123
 EMAIL: hcu@hcu.coop

HCU Phone Center
 M-F 8-7, Sat. 8-5

Hutchinson • 23rd & Severance
 900 E 23rd Ave | PO Box 1645
 Hutchinson, KS 67504-1645
 LOBBY: M-F 9-5, Sat. 9-Noon
 DRIVE-THRU: M-F 7:30-6, Sat. 8-Noon

Hutchinson • Ave. A & Adams
 129 W Ave A
 Hutchinson, KS 67501
 LOBBY: M-F 10-5
 DRIVE-THRU: M-F 7:30-6, Sat. 8-Noon

Hutchinson • 29th & Main
 2900 N Main
 Hutchinson, KS 67502
 LOBBY: M-F 10-6

Haven
 103 S Kansas Ave | PO Box 454
 Haven, KS 67543
 LOBBY & DRIVE-THRU:
 M-F 9-11:30 and 12:30-5

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

Wichita • 37th & Maize
 3777 N. Maize Rd.
 Wichita KS 67205
 LOBBY: M-F 9-6, Sat. 9-Noon
 DRIVE-THRU: M-F 8:30-6, Sat. 8-Noon

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

HCU President
 Dan Springer

Board of Directors
CHAIR: Rex Christner
VICE CHAIR: Roy Broxterman
 Richard Carlisle, John McCannon, Caroline Phelps, Kendal Pulliam, Mark Woleslagel

Supervisory Committee
CHAIR: Lori Blakesley
 Ed Howard, Libby Beck, Mike Juby, Randall Gray

Credit Committee
CHAIR: James Ewert
 Dan Busenbark, Leila Emack, Brock Wells, Jan Steen

Welcome VP of Commercial Lending



Shawn Riley

Shawn Riley joined Heartland Credit Union as the Vice President of Commercial Lending.

Shawn serves HCU's business members and

oversees all commercial lending functions, including business accounts, loan requests and processing. He is also responsible for organizing, scheduling and directing all activities of HCU's commercial lending department.

Shawn has more than 26 years of financial services experience. He most recently worked at Citizens Bank of Kansas as the Community Bank President. Prior to that, he was

also the Vice President of Lending for Bankers Bank of Kansas and served as a Commercial Loan Officer/ Director of Commercial Services at Credit Union of America. He has a Bachelor of Science in economics from Wichita State University and Master's in business administration from Baker University.

"Shawn is a valuable addition to Heartland Credit Union." Jeff Havener "He brings a wealth of experience and has a strong commitment to community. I'm confident that he'll serve our business members and lead our commercial team exceptionally well."

Shawn currently serves on Wesley Children's Foundation's Finance Committee. He and his family live in Derby. Shawn will office out of both Hutchinson and Wichita.

Heartland Education Scholarships

HCU awards two \$2,500 scholarships

Heartland Credit Union awarded Mackenzie Stanford and Katelynn Stucky \$2,500 scholarships to help them pursue their dream of a college education.

Mackenzie, Hutchinson, is attending Wichita State University, pursuing a degree in dental hygiene. She plans to graduate in May 2023.

Katelynn, Haven, is working towards a degree in elementary education at Emporia State University. She will graduate in May 2021.

"Our vision is to help our members realize their dreams, financial or otherwise. Our scholarship program is just another way we do that," says HCU President/CEO Dan Springer. "We congratulate both Mackenzie and Katelynn and wish them best of luck in



Mackenzie Stanford

their future endeavors."

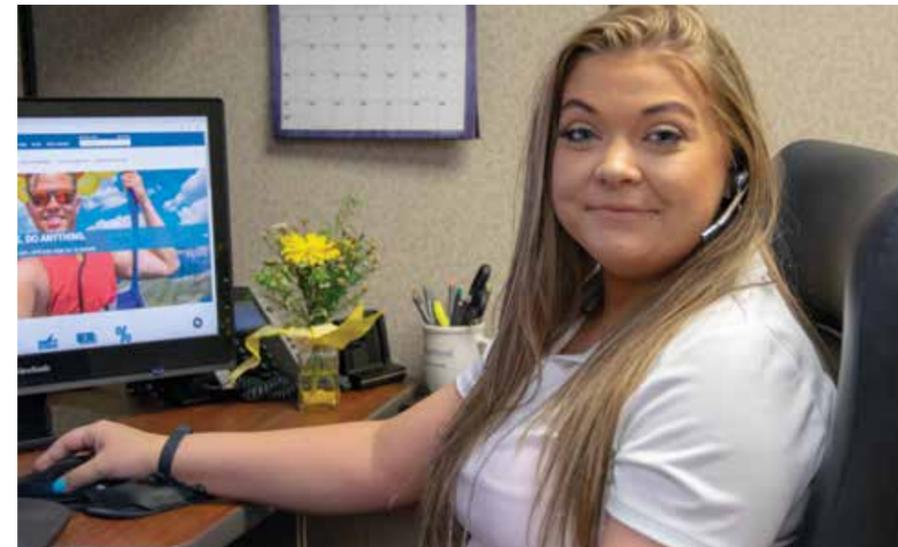
The Heartland Credit Union Education Scholarship is in its sixth year and has awarded \$30,000 in education scholarships to our members.

Recipients must be full-time students and can apply the scholarship to any accredited college, university, or technical school.



Katelynn Stucky

Heartland Connections Optimizes Member Experience



Our Connections team is your one-stop solution for all of your banking needs.

From mobile check deposit, online banking features, and MAX ATMs to mobile loan applications and our new responsive website – we have a history of embracing innovations in technology to make life easier for you. Heartland Connections is another way technology allows us to interact with members in new ways to find the right solutions for your needs, but with the same familiar faces.

Building Lasting Relationships

We look forward to seeing each and every member who walks into our branches. With Heartland Connections, you still have access to working with the trusted HCU advisor you have worked with for years – plus, it gives all members broader access to subject matter experts at their local branch location.

"We want to provide a consistent and convenient experience for all our members. Heartland Connections allows us to best assist you from any branch, whether it's as simple as helping you choose the right credit card or as specialized as getting a business loan," said Jeremy

Stauffacher, Vice President of Sales and Service. "So whether you are stopping by to open a checking account, apply for a home loan, or manage your business account, Heartland Connections is your one-stop solution for nearly every banking need."

Embracing Innovation and Efficiency

Heartland Connections cuts down wait times to deliver solutions faster than ever before.

"You can't add more hours to the day, but we want to help you make the most of the time you do have," said Jeremy. "Heartland Connections provides members with convenient access to our knowledgeable team from any branch."

At HCU, we embrace the changing landscape of financial services so we can provide the best service to our current members and future generations of members. Stop by any of our seven locations. Tell us about your dreams, goals, and needs. We look forward to connecting with you!

Financial Summary as of March 31, 2019

ASSETS:	\$315,699,881
SHARES, CERTIFICATES:	\$276,560,298
LOANS OUTSTANDING:	\$263,587,309
TOTAL CAPITAL:	\$28,286,840

HCU Connect

Online • Mobile • ATM • Phone Center

www.hcuconnect.com

Stay connected with Online Banking and the HCU Mobile Banking App.



www.hcu.coop/InstaCheck

Watch this video to learn more about InstaCheck!

Upcoming Notable Dates

Branches Closed

Independence Day	Tues., July 4
Labor Day	Mon., Sept. 2
Columbus Day	Mon. Oct. 14

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.





Download the app.
hcu.coop/mobile

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.



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

Discover if it's right for you and get all the details. Call Gaylon Miller, 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.

Securities offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

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Visa® Debit Card Notice

Annual notice regarding Visa and non-Visa pinless debit transactions.

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.

Please call us at 800.428.8472 with any questions.



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- Retirement Planning
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Not NCUA Insured	Not Credit Union Guaranteed	May Lose Value
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