



HCU and Fort Hays partner to champion financial wellness

We're proud to announce a new partnership between Heartland Credit Union and Fort Hays State University Athletics, naming Heartland the Official Financial Wellness Partner of Tiger Athletics.

This collaboration reflects our ongoing commitment to our Truths—Community is at Our Core and We Value People—by supporting the holistic development of student-athletes both on and off the field. Through this partnership, Heartland will provide financial education and personalized support to help student-athletes build strong financial foundations for their futures.

“Financial education is one of the

most important tools we can offer young adults,” said Dan Springer, CEO of Heartland Credit Union. “We’re proud to support the student-athletes at FHSU in building a strong foundation for their futures.”

As part of the initiative, Heartland will host bi-monthly financial wellness workshops covering key topics such as budgeting, student loans, smart spending, savings, and planning for life after college. Student-athletes will also receive curated eNewsletter content on subjects like investing, taxes, managing debt, and financial confidence.

Additionally, Heartland staff will be available for one-on-one financial

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Branches closed

Columbus Day	Mon., Oct. 13
Veterans Day	Tue., Nov. 11
Thanksgiving	Thu., Nov. 27
Christmas Eve <i>Closed at noon</i>	Wed., Dec. 24
Christmas	Thu., Dec. 25
New Year's Day	Thu., Jan. 1

Upcoming events

ICU Day Celebrations Oct. 16-17
Learn more on page 2

Financial summary as of July 31, 2025

Assets	\$672,841,909
Shares, Certificates	\$556,348,960
Loans Outstanding	\$569,298,106
Total Capital	\$58,200,856



Exciting changes coming to Ness City branch

This summer marked the beginning of a major transformation at our Ness City branch—and we're thrilled to share that the remodel is well underway! Starting July 7, construction crews began work on a full renovation designed to enhance your experience and make banking with Heartland Credit Union more convenient than ever.

Here's what you can look forward to when the updated branch reopens this fall:

24/7 ATM access

An ATM will be installed in the branch vestibule, giving members round-the-clock access to their accounts. Whether it's making surcharge-free withdrawals, deposits, or transfers, you'll be able to take care of your banking needs anytime—day or night.

A fresh, functional interior

The redesigned branch interior will improve service flow and equip our team with the tools they need to serve you more efficiently and comfortably.

A welcoming new look

The exterior of the branch is also getting a light refresh to create a more inviting atmosphere for members.

We can't wait to welcome you back into a space that reflects our commitment to service, convenience, and community. Stay tuned for more updates as we get closer to unveiling the new Ness City branch later this fall!



Ness City team in front of the newly installed front windows during week seven of the branch remodel.

Celebrate ICU Day with HCU

Why do hundreds of millions of people worldwide choose credit

unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 411 million members across the globe. On Thursday, October 16, 2025, join credit union and financial cooperative members around the globe in celebrating 77 years of International Credit Union Day®.

To celebrate, we're hosting shred events, free food, and prizes across our branch network—and you're invited!

Shred events | Oct. 16

Shred events from 11 a.m. to 1 p.m. at our **23RD & SEVERANCE**, **NEWTON**, and **EAST KELLOGG** branches. *Limit: 3 boxes per person.*

Free food | Oct. 17

Refreshments all day

Stop by our **HAVEN** and **HAYS** branches for complimentary treats.

Food trucks

Enjoy lunch on us from 11 a.m. to 1 p.m. at our **23RD & SEVERANCE**, **MAIZE**, and **NEWTON** branches.

Win \$50 HCU Visa gift card

Visit any HCU branch between October 13–17, and enter to win. We're giving away one gift card at every branch!

Introducing Inspire 489 Award

Hearthland Credit Union's roots run deep in education—it was founded in 1948 by 14 schoolteachers. That's why we're especially excited to team up with the USD 489 Foundation for Educational Excellence to launch something close to our hearts: the Inspire 489 Award.

This new award is all about celebrating the incredible staff at Hays Public Schools—the teachers, support staff, and everyone in between who go the extra mile for students every single day.

"Having this chance to be part of an award that truly recognizes the great teachers in our district is super exciting," said Chrissy Crough, President of Hays 489 Foundation for Education. "Educators are the unsung heroes of today's workforce. Day in and day out they work tirelessly to make our future brighter and deserve all the kudos and praise."

We couldn't agree more. That's why we're proud to sponsor this award and help recognize the people who make a real difference in our community.

"We are thrilled to partner with the USD 489 Foundation for Educational Excellence to honor the incredible individuals who make a difference in Hays Public Schools every day," said Dan Springer, President and CEO of Heartland Credit Union. "The Inspire 489 Award is our way of saying thank you and shining a light on those who go above and beyond for students in the Hays area."

Here's how it works: four times a year, one outstanding staff member will be selected to receive a \$1,000 check from Heartland Credit Union and a commemorative plaque. It's a small way to say a big "thank you."

Nominations opened August 27, and anyone can submit—parents, students, coworkers, or community members. If you know someone in USD 489 who deserves a little extra recognition, head over to usd489.com/page/foundation and nominate them!

Let's show our appreciation for the people who inspire excellence every day.

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counseling, offering personalized guidance tailored to each student's needs.

This partnership is more than just a sponsorship—it's a shared mission to empower young people with the knowledge and tools they need to thrive. By investing in financial literacy, we're helping student-athletes navigate the unique challenges they face, including managing NIL (Name, Image, and Likeness) earnings, balancing

academics and athletics, and preparing for life beyond college.

Our local branch in Hays will serve as a convenient and welcoming resource for student athletes and staff, reinforcing our dedication to community engagement and long-term financial wellness.

Together with Fort Hays State University Athletics, we're building a culture of financial resilience, confidence, and success—on the field, in the classroom, and throughout life.

“

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- DAN SPRINGER, CEO OF HEARTLAND CREDIT UNION



2025-2026
C.A.S.H. Grant

Apply online
by Oct. 15, 2025
hcu.coop/cashgrant



Deon Sanders



Are you covered where it counts?

Open Enrollment October 15–December 7

Medicare prescription plans can change every year. Take a few minutes to be sure your coverage still fits your needs.

Heartland Wealth Strategies' Insurance Specialist Deon Sanders can guide you through your options—Medicare plans, prescription drug plans, or all-in-one coverage. Schedule your free appointment at heartlandwealth.coop/medicare-open-enrollment or by calling 620.888.6485.

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

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.



HCU at the Kansas State Fair

We had an incredible time connecting with fairgoers on Saturday at Gottschalk Park during the Kansas State Fair! We were proud to sponsor two crowd-favorite acts that brought excitement and laughter to the fairgrounds: It's Showtime Circus and Cowboy Circus.

In addition to the entertainment, we were honored to share space with Kids Against Cancer and the Cancer Council of Reno County, who were raising funds and awareness in the fight against pediatric cancer. Their mission is close to our hearts, and we're grateful for the opportunity to support their efforts.

Thank you to everyone who stopped by, grabbed some HCU gear, and joined us in celebrating community, fun, and purpose. We're already looking forward to next year!

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