



Celebrating the grand opening at 21st & Rock

Heartland Credit Union celebrated the grand opening of its newest branch, 21st & Rock, with a ribbon cutting hosted by the Wichita Regional Chamber of Commerce on Thursday, Oct. 1. Located at 2191 N. Rock Rd., Wichita, KS 67206, the branch has been serving members since it opened its doors on Monday, Sept. 14.

Members, community leaders, and Heartland team members gathered to mark the occasion and hear from the people behind the new location.

Growing with Wichita

Heartland has served Wichita since 1987. In nearly four decades there, one thing has held true: as the city grows, our members grow with it.

"Wichita keeps growing, and our members grow with it," said Dan Springer, President & CEO. "So, we made a decision to grow with them." With this opening, Heartland now has three Wichita branches: 21st & Rock, 37th & Maize, and East Kellogg. Each location was chosen for a reason, and this corner is no exception.

"Our membership across Wichita has grown steadily, and this area has been one of the fastest-growing pockets of that growth," Springer

Branches closed

Columbus Day	Mon., Oct. 12
Veterans Day	Wed., Nov. 11
Thanksgiving	Thur., Nov. 26
Christmas Eve	Thur., Dec. 24 <i>Closed at noon</i>
Christmas	Fri., Dec. 25

Upcoming events

ICU Day Shred events

Thur., Oct. 15, 11 a.m.-1 p.m. at:

- 23rd & Severance branch
900 E. 23rd Ave., Hutchinson
- East Kellogg branch
12021 E. Kellogg Dr., Wichita
- Newton branch
2201 S. Kansas Ave., Newton

Financial summary as of July 31, 2026

Assets	\$773,586,943.76
Shares, Certificates	\$602,897,689.45
Loans Outstanding	\$611,824,449.49
Total Capital	\$72,379,184.20

Heartland 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 2027. The Board of Directors has three open positions and the Supervisory Committee has two.

The Nominating Committee recommended:

BOARD OF DIRECTORS

- Rex Christner
- Sean Crawford
- Mark Woleslagel

SUPERVISORY COMMITTEE

- Deb Hammond
- Jeremy Hoover

The democratic process is fundamental to the values and philosophies that guide a credit union. Each member has one vote, no matter their financial



Rex Christner



Sean Crawford



Mark Woleslagel



Deb Hammond



Jeremy Hoover

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: Brian Meder, Chair; Jeremy Hoover, Caroline Stucky, Ann Wagner.

Help us celebrate Hays school staff

Heartland Credit Union is once again partnering with the USD 489 Foundation to recognize the incredible staff at Hays Public Schools who go above and beyond every day, through the Inspire 489 Award.

Do you know a teacher, administrator, or staff member who inspires excellence? Nominate them for the Inspire 489 Award and help us shine a light on their impact: usd489.com/page/foundation.

Award recipients will receive a \$1,000 check, a commemorative plaque and be honored at a Hays Public Schools event.

Learn more about the Inspire 489 Award on [our website](#).

C.A.S.H. Grant

Teachers, get up to \$400

APPLY BY OCT. 15

hcu.coop/cash-grant

Free shred events for International Credit Union Day 2026

On Thursday, Oct. 15, Heartland Credit Union is celebrating International Credit Union Day the way we know best: by doing something useful for our communities. We're hosting free shred events at three branches: 23rd and Severance in Hutchinson, East Kellogg in Wichita, and Newton. Bring your old documents, and we'll shred them securely.

Why we celebrate

Since 1948, the third Thursday of October has honored a global movement of more than 400 million members and 67,000 credit unions in 100 countries. Credit unions are not-for-profit and member-owned, with no outside shareholders. When Heartland does well, that value comes back to you through better rates, lower fees, and people who are here when you need them.

This year's theme, Cooperative Finance: A Steady Signal in a Noisy World, fits. Financial advice comes from every direction, often built to sell you something. We're the steady signal: the same people, working toward the same goals you are.

Free shred events

Thursday, October 15, 2026, 11 a.m. to 1 p.m.

- **23rd & Severance branch**
900 E. 23rd Ave., Hutchinson

- **East Kellogg branch**
12021 E. Kellogg Dr., Wichita
- **Newton branch**
2201 S. Kansas Ave., Newton

We do ask that you keep it to three boxes per person so everyone gets a turn.

Why shredding matters

Identity theft does not usually start with a sophisticated hack. It often starts with paper. A discarded bank statement, an old tax return, a pre-approved credit offer pulled out of a curbside recycling bin.

Shredding is one of the simplest ways to protect yourself, and most of us put it off because we do not have a good way to do it.

Worth bringing:

- Bank and credit card statements
- Old tax records and supporting documents
- Pay stubs and benefits paperwork
- Medical bills and insurance forms
- Pre-approved credit and loan offers
- Anything with an account number, Social Security number, or signature on it

Stop by on October 15. Bring a box or three. We will take it from there.

Grand opening at 21st & Rock

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said. Heartland is member-owned and not-for-profit, so when a branch succeeds, the value goes back to the people who bank there. "That's been true in Wichita since 1987," he said, "and it's true this morning."

Banking & beyond, under one roof

Branch Manager Cameron Notestine leads the team at 21st & Rock. "It's a privilege, and I don't take it lightly," Notestine said.

Members can stop in for everyday banking, including spending and savings accounts, auto loans, and credit cards. The branch also offers real estate lending, whether members are buying their first home or refinancing the one they've lived in for

20 years. Members can also meet with Heartland Wealth Strategies to talk through retirement, investments, and planning for what's next.

The team at 21st & Rock is part of the community it serves. "They live here. They shop here. Their kids go to school here," Notestine said. "When we say we're part of this neighborhood, we mean it literally."

Thank you to the Wichita Regional Chamber of Commerce for hosting the ribbon cutting, and to everyone who joined us to celebrate.

Stop by 2191 N. Rock Rd., Wichita, KS 67206, and meet the team. Find hours and branch details at hcu.coop/21st-and-rock.

Medicare questions? You don't have to figure it out alone

If you or someone you care for is on Medicare, fall is the time to take a fresh look at your coverage. Prescription plans and costs change every year, and the plan that worked for you this year may not be the best fit next year.

Medicare open enrollment runs from Oct. 15 to Dec. 7, 2026. It's your window to review your coverage and make changes for the year ahead. Sorting through the options on your own can feel overwhelming, but you don't have to do it alone. The Insurance Specialists at Heartland Wealth Strategies offer a free, no-pressure review, so you know you're on the right plan before enrollment closes.

What to expect

- A real conversation with a specialist, not a sales pitch
- A look at your current plan compared with what's available this year
- Help finding a plan that fits your prescriptions and your budget

Your Insurance Specialists

Jessica Patry, Insurance Specialist, and Mercedes Rangel, Insurance Specialist, are here to walk through



your options with you, answer your questions, and help you feel confident in your choice.

Schedule your review

Call 620.888.6485 or visit hcu.coop/open-enrollment to schedule your free review. You've trusted Heartland Credit Union with your banking. Let us help you navigate this, too.

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.

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