



Your credit union. Your annual meeting.

Thank you to every member who attended this year's annual meeting. It's one of our favorite days on the calendar—and one of the clearest expressions of what sets a credit union apart.

At the annual meeting, members heard directly from HCU board members and staff about how your credit union performed in 2025, the impact we made across our communities, and what's ahead. That kind of transparency isn't something you'll find everywhere, but it's central to how we operate. Heartland



belongs to you, not to shareholders. The annual meeting is where that ownership becomes real.

Here's to another great year ahead. It's the Heartland Way.

Branches closed

Memorial Day	Mon., May 25
Juneteenth	Fri., June 19
Independence Day	Sat., July 4

Financial summary as of Dec. 31, 2025

Assets	\$689,777,664
Shares, Certificates	\$580,066,933
Loans Outstanding	\$580,716,656
Total Capital	\$ 61,854,625

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.

Couldn't make it this year?

The 2025 Annual Report is available now, and everything we covered is yours to review at your convenience.

[VIEW 2025 ANNUAL REPORT →](#)

A new name at the fairgrounds

For ten days every September, the Kansas State Fairgrounds becomes the heartbeat of Hutchinson. This year, one of the fair's most familiar gathering spots gets a new name. Beginning with the 2026 Kansas State Fair, Heartland Credit Union will lend its name to the Pavilion—the free stage at the center of it all, where crowds gather for performances, familiar favorites like hypnotist Ron Diamond, and the kind of shared moments that make the fair what it is.

It's the next chapter in a relationship that started in 2023, when Heartland first came on board as the entertainment sponsor in Gottschalk Park. This new naming rights agreement deepens that commitment.

"The Kansas State Fair brings this whole region together every year. Supporting that tradition and the experiences it creates for families across the region is exactly the kind of partnership the Heartland Way is built on," said Darren Werth, AVP of Community and Government Affairs.

A ribbon cutting to officially unveil the Heartland Credit Union Pavilion name and signage took place on March 25.

We will see you at the fair!



Fraud is hitting Kansas. Awareness is best defense.

Fraud isn't something that happens somewhere else. It's happening here in our small towns, to people we know.

Last year, Americans reported losing more than \$16.6 billion to fraud, according to the FBI. Nearly 860,000 internet crime complaints were filed nationwide. Behind every one of those numbers is a real person—a neighbor, a retiree, a young family just getting started.

Scams have become increasingly sophisticated. Convincing texts about unpaid tolls. Calls impersonating law enforcement. Urgent demands for payment via gift cards, wire transfer, or cryptocurrency. The tactics vary, but the playbook is always the same: create panic and pressure you to act before you have time to think.

That urgency is the tell. No legitimate business or government agency will demand instant payment using unusual methods. Once money is sent, especially through cryptocurrency, it's often gone for good.

In small communities, trust is our greatest strength. But scammers count on it. They know we pick up the phone. They know we want to help. That's why awareness matters.

If a call, text, or email ever feels off—pause. Contact your financial institution directly. Don't share login information or click unfamiliar links.

Heartland Credit Union supports the Fight the Fraud initiative to help protect our members and neighbors. Visit [FightTheFraudKS.com](https://www.heartlandcu.com/fightthefraudks) for resources you can use and share.

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.



Snack & Succeed: fueling Faris Elementary students for a bright future

There are days when a small snack can make a huge difference, especially for a child trying to learn, focus, and feel connected at school. That's why we're thrilled to share that Snack & Succeed has officially launched at Faris Elementary School in Hutchinson!

On Thursday, February 19, we joined the staff and students at Faris for a ribbon-cutting celebration to kick off this new program that's all about helping kids thrive in the classroom. Snack & Succeed provides easy access to healthy snacks throughout the school day, making sure hunger isn't standing in the way of learning.

This project came to life thanks to a powerful partnership between Heartland Credit Union and Faris Elementary, supported in part by a Community Development Grant from the Cornerstone Foundation. Hunger is one of the 12 Development Issues identified by the National Credit Union

Foundation as a barrier to economic and personal well-being, and Snack & Succeed directly addresses that challenge in our community.

As our President & CEO, Dan Springer, shares: "Food insecurity has a real impact on a child's ability to learn, focus, and participate. We're honored to help support a meaningful solution for the students and staff at Faris. As a credit union, our commitment extends beyond the financial success of our members, striving to strengthen the well-being of the entire community."

The Snack Cabinet

At the center of Snack & Succeed is the Snack Cabinet, fully stocked with nutritious snacks that teachers can access throughout the day. This also brings much-needed relief to educators who, until now, were spending their own money each month to keep snacks on hand for students who needed them.

Faris Elementary Principal Jamie

Tilton shared how meaningful this support truly is: "We are incredibly grateful for our partnership with Heartland Credit Union and the dedicated, behind-the-scenes support provided to our students and staff. The Snack & Succeed program plays a vital role in supporting our teachers and ensuring that students' basic needs are met, allowing them to stay focused, engaged, and ready to learn. We are excited about the future of this program and the meaningful impact it will continue to have on student leadership, growth, and success."

The Snack Squad

One of our favorite parts of Snack & Succeed? The Snack Squad—a team of sixth-grade leaders who operate the school's weekly snack cart. They'll deliver snacks to classrooms, manage inventory, and serve their classmates. It's hands-on leadership in action, and it aligns perfectly with Faris's commitment as a Leader in Me school. These students aren't just delivering snacks, they're building confidence, responsibility, and connection.

Get Involved

Heartland's initial donation will sustain the program for roughly its first year, but the long-term vision belongs to the entire community. Local businesses, organizations, and supporters can all play a role in helping Snack & Succeed continue to grow.

If you or your organization would like to support Snack & Succeed, please reach out to:

Heather Sazama at Faris Elementary
620.615.5000
sazama.heather@usd308.com

We're so proud to stand alongside Faris Elementary as Snack & Succeed begins making a daily difference for students, teachers, and families. This is "People Helping People" in action, and we can't wait to see the impact it creates.

Wichita, we're growing with you.

The decision was made in 2025. The doors open in fall 2026. A new branch is coming to 21st and Rock, and we couldn't be more excited to grow deeper roots in Wichita.

This new location reflects the expanding number of Wichita-area members who have chosen the Heartland Way. It's a commitment to the members and neighbors who have made Heartland a part of their financial lives, and an invitation to the ones who haven't yet.

Stay tuned for more details to come!



Honoring our own: Daijah Fuller named 2025 Culture Keeper



Daijah Fuller

Every so often, someone comes along who doesn't just do their job well, they make the whole place better. For Heartland Credit Union, one of those people is Daijah Fuller.

At Staff Development Day, HCU celebrated the 2025 Culture Keeper Daijah Fuller, Account Resolution

Manager. The Culture Keeper award recognizes an individual or team who has made meaningful contributions to Heartland, its goals, and most importantly, its members, all while consistently living out the HCU truths that define who we are.

The words those who nominated Daijah used to describe her paint a clear picture: driven, dedicated, determined, focused, helpful, forward-thinking, and results-oriented. But perhaps Chief Commercial Officer Bambi Stewart said it best: "Daijah embodies our culture and lives our truths daily," Stewart shared. "I admire her heart for serving our community and members. She works hard and strives to continually learn and improve. She has done awesome things for HCU and our account resolution

department. I am so proud to work with her!"

Daijah joined Heartland in 2021 and has led the Account Resolution Department as its manager ever since, bringing that same drive and heart to her team every single day.

Her commitment to people doesn't stop at the door, either. In the community, Daijah serves as Vice President of the Hutchinson Human Relations Commission, sits on the executive board of the USD 308 bond committee, is a member of the Boys and Girls Club board, and coaches softball at Hutchinson High School and with other youth teams. She's exactly the kind of person the Heartland Way is built around.

Congratulations, Daijah! Your community, your colleagues, and your members are lucky to have you.