



Go Beyond Banking

FALL 2024

Heartland **SHARES**

CHECKING DONE DIFFERENTLY
www.hcu.coop/beyond

Branches

E BRANCH

800.428.8472

M-F 8 a.m.-5:30 p.m., Sat. 8 a.m.-Noon

23RD & SEVERANCE

900 E 23rd Ave, Hutchinson, KS 67504

LOBBY: M-F 9 a.m.-5 p.m., Sa 9 a.m.-Noon

DRIVE-THRU: M-Th 8 a.m.-5:30 p.m.,
F 8 a.m.-6 p.m., Sa 9 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-Th 8 a.m.-5:30 p.m.,
F 8 a.m.-6 p.m., Sa 9 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-Th 9 a.m.-4 p.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

NESS CITY

202 S Topeka Ave, Ness City, KS 67560

LOBBY: M-F 9 a.m.-4 p.m.

DRIVE-THRU: M-F 8 a.m.-4 p.m.,

NEWTON

2201 S Kansas Ave, Newton, KS 67114

LOBBY: M-F 9 a.m.-5 p.m., Sa 9 a.m.-Noon

DRIVE-THRU: M-Th 8 a.m.-5:30 p.m.,
F 8 a.m.-6 p.m., Sa 9 a.m.-Noon

37TH & MAIZE

3777 N Maize Rd, Wichita KS 67205

LOBBY: M-F 9 a.m.-5 p.m., Sa 9 a.m.-Noon

DRIVE-THRU: M-Th 8 a.m.-5:30 p.m.,
F 8 a.m.-6 p.m., Sa 9 a.m.-Noon

EAST KELLOGG

12021 E Kellogg Dr, Wichita, KS 67207

LOBBY: M-F 9 a.m.-5 p.m., Sa 9 a.m.-Noon

DRIVE-THRU: M-Th 8 a.m.-5:30 p.m.,
F 8 a.m.-6 p.m., Sa 9 a.m.-Noon

HCU SALTHAWK CENTER

Inside Hutchinson High School

LOBBY: Open to HHS students and Staff

Find Us on Social Media



LIKE us on Facebook

@heartlandKS



FOLLOW us on Instagram

@heartlandway

Checking Done Differently

Heartland is excited to introduce our new Beyond Spending accounts that will change how you think about your checking account. Whether you're looking to maximize your returns, enjoy money-saving perks, or simply manage your everyday spending with ease, our Beyond Spending accounts offer a range of options to fit your unique financial needs.

NEW SPENDING ACCOUNTS

- **Beyond Ultimate** - Designed for those who want more from their banking experience and maintain a higher balance. Earn dividends and take advantage of money-saving benefits—powered by BaZing—like cell phone protection, ID theft aid, healthcare savings, local and national discounts, trip cancellation and interruption, and more.
- **Beyond Essential** - Beyond Essential has all your daily banking needs covered, plus perks! Save with access to benefits like cell phone protection, ID theft aid, healthcare savings, local and national discounts, and more with no minimum balance required.
- **Beyond Freedom** - With all the essential tools at your fingertips, managing your money is simple and convenient with Beyond Freedom. Enjoy easy access to your funds, secure transactions, and the flexibility to handle your daily finances effortlessly.

All HCU Spending accounts come with tools and features—like Overdraft Protection, Early Payday, Digital Banking, and more—to make life a little easier. Discover how our Beyond Spending accounts can elevate your financial journey at hcu.coop/beyond.

Salthawk Center Back to School



HCU Salthawk Center Intern Isabella Jaso helps a Hutchinson High School student.

HCU is back to school with the Salthawk Center at Hutchinson High School! The branch welcomed six new interns this school year and eight student-interns are returning from last year.

At the Salthawk Center, HHS students and staff can open accounts, make deposits and withdrawals, and school staff can even apply for loans. The branch manager is always on-hand to support interns and help members through the entire process. The Salthawk Center not only serves as a training ground for preparing young adults to enter the workforce, it also gives all students the opportunity to learn how to manage their money and prepare for a future of financial well-being.

Celebrating Women Who Lead



Sara Bass



Angie Mielke



Gretchen Loganbill



Nicki Swart

We're honored to have some of the best and brightest in our communities as members of our team. Being able to hire and grow excellent talent is key to providing the best possible member experience. Recently, four of our staff members were honored by the Wichita Business Journal as Women Who Lead.

FINANCIAL SERVICES

SARA BASS, Vice President of Business Relationships, and **ANGIE MIELKE**, Vice President of Strategic Initiatives, were honored as leaders in the Financial Services category.

Bass shared her approach to leadership: *"Be the first to step up and tackle the projects or tasks that no one else is willing to do. Embrace these opportunities to learn new skills and become the subject matter expert."*

Mielke highlighted the importance of resilience and initiative: *"Embrace opportunities, invest effort, and cultivate strength and self-awareness to make a significant impact in the financial services industry. Success comes from seizing opportunities, working diligently, and confidently navigating challenges. By leading with resilience and a clear vision, women in finance can inspire and lead effectively."*

LOCAL BUSINESS

GRETCHEN LOGANBILL, Newton Branch Manager, was recognized as a leader in Suburban Business.

Loganbill expressed what she loves most about her role: *"The best thing about my job is my members. I love getting to watch their lives develop and change."*

TECHNOLOGY

At HCU, the privacy and security of our members' information is a top priority. We are fortunate to have an exceptional IT team dedicated to safeguarding our data. Information Security Analyst **NICKI SWART** was honored as a leader in Technology.

Swart offered advice for thriving in the tech world: *"If you do not understand something, try learning it a different way. Find someone or something else to teach you. This field is full of jargon and technical concepts, and it can be overwhelming. Stay strong, keep learning, and never be afraid to ask questions."*

The Wichita Business Journal's Women Who Lead series celebrates women who are forefront in their industries, with nominations coming from the public. We are honored to have these leaders on our team, and we celebrate their achievements!

ATTENTION TEACHERS C.A.S.H. Grant



GRANTS UP TO \$400

Apply online by Oct. 15
hcu.coop/cashgrant



Early Payday

Get paid up to 2 days early with Beyond Spending.

HCU President & CEO

Dan Springer

Board of Directors

Rex Christner, Chair
Shandi Stallman, Vice Chair
Sheila Meggers, Secretary Treasurer
Brian Meder, Associate Director
Mike Juby, John McCannon, Kendal Pulliam, Mark Wolesslagel

Supervisory Committee

Deb Hammond, Chair
Roger Clark, Jeremy Hoover, Brent Knoche, and Rebecca Wichert

Financial Summary as of June 30, 2024

Assets	\$638,977,237
Shares, Certificates	\$542,262,819
Loans Outstanding	\$539,241,145
Total Capital	\$55,141,532

Upcoming Notable Dates

BRANCHES CLOSED

Veterans Day	Mon., Nov. 11
Thanksgiving	Thu., Nov. 28
Christmas Eve	Tue., Dec. 24 at noon
Christmas	Wed., Dec. 25
New Year's Day	Wed., Jan. 1

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.

Don't navigate Medicare alone.

Open Enrollment October 15-December 7

There are significant changes to Medicare and Medicare Prescription Drug Plans for 2025. It's important to sit down with an expert who can walk you through the process and make sure you're getting the best plan to fit your needs.



Mercedes Rangel
Insurance Specialist



Rhonda White
Insurance Specialist

WE'RE HERE TO HELP

Heartland Wealth Strategies' Insurance Specialists **MERCEDES RANGEL** and **RHONDA WHITE** can help you find the right Medicare plan, prescription drug plan, or all-in-one plan.

Mercedes is accepting appointments in Hutchinson, Haven, Hays, and Ness City. Rhonda is accepting appointments in Wichita and Newton. To schedule a free appointment with Mercedes or Rhonda, call Brooke VanDegrift at 620.888.6485.

Learn more at hcu.coop/openenrollment.

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

Plan wisely. You won't get a do-over.



Monte Cross
President



Arika Morrell
Wealth Planner



Justin Carlson, CFP®
Wealth Planner

A successful retirement in the future can often depend on having a solid plan now. If your money isn't working as hard as you are, it may be time to act—there are no do-overs in retirement planning. Now is the time to consider developing a strategy that can help you work toward your financial goals. At Heartland Wealth Strategies, we specialize in providing comprehensive, personalized financial guidance with the goal of maximizing every remaining moment of the retirement countdown.

SCHEDULE AN APPOINTMENT

No matter where you are in life, our wealth management team will create manageable strategies to help you strive for your financial goals. Contact us today to learn more: 800.428.8472 or visit hcu.coop/hws.

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