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SPRING 2024

# Heartland **SHARES**



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## Branches

### EBRANCH

800.428.8472

M-F 8 a.m.-6 p.m., Sat. 8 a.m.-Noon

### 23RD & SEVERANCE

900 E 23<sup>rd</sup> Ave, Hutchinson, KS 67504

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

**DRIVE-THRU:** M-F 7:30 a.m.-6 p.m.,  
Sat. 8 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-F 7:30 a.m.-6 p.m.,  
Sat. 8 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-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.-6 p.m., Sat. 9 a.m.-Noon

**DRIVE-THRU:** M-F 8:30 a.m.-6 p.m.,  
Sat. 8 a.m.-Noon

### 37TH & MAIZE

3777 N Maize Rd, Wichita KS 67205

**LOBBY:** M-F 9 a.m.-6 p.m., Sat. 9 a.m.-Noon

**DRIVE-THRU:** M-F 8:30 a.m.-6 p.m.,  
Sat. 8 a.m.-Noon

### EAST KELLOGG

12021 E Kellogg Dr, Wichita, KS 67207

**LOBBY:** M-F 9 a.m.-6 p.m., Sat. 9 a.m.-Noon

**DRIVE-THRU:** M-F 8:30 a.m.-6 p.m.,  
Sat. 8 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

# \$3,800 in CASH Grants Awarded

For the 2023-24 school year, Heartland Credit Union has awarded \$3,800 for 10 projects through its Celebrate Academic Success with HCU (CASH) Grants. This year's CASH Grants will affect more than 1,500 students in the following school districts: USD 261 (Haysville), USD 266 (Maize), USD 270 (Plainville), USD 308 (Hutchinson), USD 439 (Sedgwick), USD 452 (Stanton), USD 501 (Topeka), and Wichita Collegiate School.

HCU was established in 1948 with a charter signed by seven Hutchinson area teachers. Today, we're still firmly rooted in our founding principles and continue to focus on service to people and our communities. The CASH Grant originated from a desire to give added support to our member-teachers.

The winning CASH Grant teachers are listed below with the grade(s) affected, school, and project title.

- **DANA BARRIENTOS** K-5<sup>th</sup> grade at Freeman Elementary School (USD 261), Foundations Phonics
- **STEVE ELMORE** Kindergarten at Wichita Collegiate School, Student Created Music Program
- **SARAH GOULD** K-5<sup>th</sup> grade at Prairie Elementary School (USD 261), Help Me Speak
- **FRANCES HOUSEMAN** 10<sup>th</sup>-12<sup>th</sup> grade at Maize High School (USD 266), Pollinator Project with a Purpose
- **DONALD KOON** 10<sup>th</sup>-12<sup>th</sup> grade at Topeka Center for Advanced Learning and Careers (USD 501), Digital Electronics Design
- **GORDON RUTH** 9<sup>th</sup>-12<sup>th</sup> grade at Stanton County Jr/Sr High School (USD 452), Spot Welder
- **RYAN SUPPES** 9<sup>th</sup>-12<sup>th</sup> grade at Sedgwick High School (USD 439), CNC Cutting Machine Tech
- **STEPHANIE SUPPES** 3<sup>rd</sup> grade at Wiley Elementary (USD 308), Ozmo Bots for Coding
- **JANE HEATHER SWINGER** 9<sup>th</sup>-12<sup>th</sup> grade at Campus High School (USD 261), Stained Glass
- **TOM WINTERS** 10<sup>th</sup>-12<sup>th</sup> grade at Plainville Schools (USD 270), Media Software for Community/District Promotion

Grants were awarded for projects that demonstrate educational benefit. Visit [www.hcu.coop/cashgrant](http://www.hcu.coop/cashgrant) for more information.



# Heartland Shares Transitioning to Digital Newsletter

Starting next quarter, we will be transitioning to digital delivery of the Heartland Shares newsletter. Instead of receiving a printed copy with your statements, you will now receive the newsletter via email. Additionally, each publication will be available to view and download on our website at [www.hcu.coop/publications](http://www.hcu.coop/publications). We will also share a link to the newsletter on our social media pages as soon as it is published.

Visit [www.hcu.coop/publications](http://www.hcu.coop/publications)



## Advocating for Our Members



**Left: HCU staff at the Credit Union Day at the Capitol in Topeka. Right: HCU representatives attend the Governmental Affairs Conference in Washington, D.C.**



Advocating for our credit union and our members is another way we live The Heartland Way.

### KANSAS CREDIT UNION DAY AT THE CAPITOL

HCU staff attended Credit Union Day at The Capitol and spoke with lawmakers about the credit union difference. The day included legislative briefings, as well as individual meetings with our State Representatives and Senators.

### GOVERNMENTAL AFFAIRS CONFERENCE

Three HCU staff members and one volunteer joined more than 6,000 credit union staff and volunteers from around the country for the 2024 America's Credit Unions Governmental Affairs Conference in Washington D.C. We had the opportunity to meet with our federal lawmakers to discuss credit union issues and advocate for our members.

## Apply for \$15,000 First-Time Homebuyer Grant

Don't let a down payment or closing cost keep you from purchasing a home. Income-eligible first-time homebuyers may qualify for a [grant of \\$15,000](#) to provide down payment or closing cost assistance, greatly reducing your out-of-pocket expense.

### GRANT DETAILS

- Grants for 2024 are available beginning March 4, 2024
- With approved credit for qualified buyers
- Income limits apply and subsidies are limited
- Grant recipients will take a free online homebuyer education course designed for first-time homebuyers to help you prepare for homeownership
- Live in the house for at least five years and the grant will be fully forgivable

Funds are limited, so contact an HCU Real Estate Loan Consultant immediately for more information or to apply. Call us 800.428.8472.

Heartland CREDIT UNION

## CREDIT BUILDER LOAN

Redefine Your Financial Future

Visit [hcu.coop/credit-builder](http://hcu.coop/credit-builder)



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Dan Springer

**Board of Directors**

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**Supervisory Committee**

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

**Financial Summary  
as of December 31, 2023**

Assets	\$617,944,435
Shares, Certificates	\$526,372,450
Loans Outstanding	\$525,819,535
Total Capital	\$55,224,816

**Upcoming Notable Dates**

**BRANCHES CLOSED**

Memorial Day	Mon., May 27
Juneteenth	Wed., June 19
Independence Day	Thur. July 4
Labor Day	Mon., Sept. 2

**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 Security Analyst Named Leader in Technology



**Nicki Swart**

At Heartland, the privacy and security of our members' information is of utmost importance. We take pride in having industry leading security and some of the best IT staff in the area to manage it. Recently, one of our staff members was honored by the Wichita Business Journal as a leader in technology.

**NICKI SWART**, Heartland's Information Security Analyst, was recognized by the Wichita Business Journal with the Women Who Lead in Technology Award. This is part of series to recognize women who are at the forefront of their chosen industries. Nominations for the award are made by the public. Join us in congratulating Nicki on this accomplishment!

## What is **wealth**?

*We'll help you define it and pursue it.*



**Monte Cross**  
President



**Arika Morrell**  
Wealth Planner



**Justin Carlson, CFP®**  
Wealth Planner

Wealth can mean different things to different people. But most importantly, what does it mean to you? At Heartland Wealth Strategies, we'll help you define, plan for, and pursue your definition of wealth.

### 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 [www.hcu.coop/hws](http://www.hcu.coop/hws).

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**May Lose Value**