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WINTER 2024

Heartland **SHARES**

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### eBranch

800.428.8472  
M-F 8 a.m.-6 p.m., Sat. 8 a.m.-Noon

### 23<sup>rd</sup> & 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

### 29<sup>th</sup> & 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

# 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 2024. The Board of Directors has three open positions and the Supervisory Committee has two.



**Rex Christner**  
Board of Directors  
Candidate



**Kendal Pulliam**  
Board of Directors  
Candidate

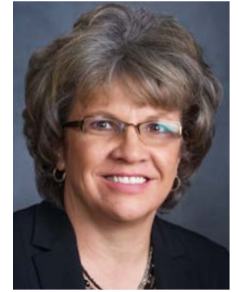
## The Nominating Committee recommended:

### BOARD OF DIRECTORS

- **REX CHRISTNER**
- **KENDAL PULLIAM**
- **MARK WOLESLAGEL**



**Mark Woleslagel**  
Board of Directors  
Candidate



**Deb Hammond**  
Supervisory  
Committee Candidate

### SUPERVISORY COMMITTEE

- **DEB HAMMOND**
- **TBD**

The democratic process is fundamental to the values and philosophies that guide a credit union. Each member has one vote, no matter their financial 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 [www.hcu.coop/volunteers](http://www.hcu.coop/volunteers).

Heartland extends its thanks to the Nominating Committee members: **SHANDI STALLMAN, ROGER CLARK, ANN WAGNER, and CAROLINE STUCKY.**

# Thank You, Hutchinson!

## HCU Voted Best of the Best

The Hutchinson News has announced the list of winners in the 2023 Community Choice Awards, and Heartland Credit Union was honored with EIGHT awards! Heartland team members work hard every day to make a difference in the lives of our members, our coworkers, and our community. It's humbling when members and others recognize our efforts in such a powerful way.

Heartland Credit Union won the following 2023 Community Choice Awards:

- **BEST** Credit Union
- **BEST** Mortgage Lender
- **BEST** Customer Service
- **BEST** Place to Work
- **BEST** Investment Firm  
*Heartland Wealth Strategies*
- **BEST** Financial Planner  
*Vic Edwards*
- **BEST** Insurance Agency  
*Heartland Wealth Strategies*
- **BEST** Insurance Agent  
*Mercedes Rangel*

Thanks to all our members who voted for HCU during the nomination and voting portions of the contest.

# Board Appoints Supervisory Committee Volunteers

HCU's Board of Directors appointed **BRENT KNOCHE** and **REBECCA WICHERT** as the newest members of our Supervisory Committee. The role of the Supervisory Committee is to ensure the effectiveness of internal checks and balances, adherence to established policies and procedures and the overall safety and soundness of credit union operations.

## MEET THE VOLUNTEERS

**BRENT** grew up in a tiny town in South Central Kansas where his parents and grandparents operated the family farm. He graduated from Fort Hays State University with an accounting degree as well as a finance degree with an emphasis in personal financial planning. After

graduation, he lived and worked as a tax accountant in Kansas City before moving to Hutchinson to begin a family with his wife in 2010. Brent is currently a tax shareholder at Lindburg Vogel Pierce Faris, Chartered where he assists individuals and businesses in the preparation of their tax returns. When away from the office he enjoys time with his family at the lake, hunting, fishing, and traveling to his kids' sporting events.

**REBECCA** grew up in South Central Kansas and attended Pittsburg State University where she earned a Bachelor of Business Administration degree with a major in Accounting. After college she worked as an auditor for the federal government for 10 years. Rebecca moved to



**Brent Knoche**



**Rebecca Wichert**

Hutchinson in 2014. She currently works for Yoder Smokers as their Senior Accountant. Rebecca and her husband Josh have two daughters. Rebecca enjoys quilting, knitting and traveling.

Please join us in welcoming Brent and Rebecca as HCU Volunteers. We are thrilled to have them serving on our Supervisory Committee!

# Help Us Welcome Brody and Bradley to the Team

Heartland Credit Union is proud to welcome **BRODY BURNS** and **BRADLEY RYAN**.

## BRADLEY RYAN, AVP OF BUSINESS INTELLIGENCE

As Assistant Vice President of Business Intelligence, Ryan plays a pivotal role in utilizing data to develop innovative solutions and drive strategic decision-making to ensure we continue to meet our members' needs today and in the future.

With a successful career spanning over a decade, Ryan has demonstrated his ability to transform raw data into actionable insights. In addition to his technical expertise, Brad's collaborative approach will be invaluable in working with HCU staff and our partners.

"We are happy to welcome Bradley to the team and look forward to the innovative insights and leadership he will bring to the role," said Zack Clobes, Chief Information Officer at HCU. "His knowledge of data analytics will truly help strengthen our business intelligence capabilities."

Ryan holds a Bachelor of Business Administration from Wichita State University.

## BRODY BURNS, EAST KELLOGG BRANCH MANAGER

As branch manager, Burns is responsible for overseeing

the daily branch operations, ensuring the delivery of exceptional member service, and driving branch performance. He will also guide, train, and lead branch staff.



**Brody Burns**



**Bradley Ryan**

Burns brings more than seven years of valuable experience in financial services to his new position, including more than four years of experience as a branch manager. During his time in the financial industry, he has earned several awards for his performance and his commitment to delivering solutions. In addition to his professional accomplishments, Brody is committed to serving his community. He is currently the Vice President on the board of the Lane Burns Foundation, and he is a volunteer for the Challenge Foundation and the Air Capital Flyers organizations.

"We are delighted to welcome Brody to Heartland Credit Union," said Amy White, VP of Retail Branch Operations. "His dedication to excellent member service and proven success as a branch manager will be a great asset to the branch and our Wichita members."

## 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 Woleslagel

## Supervisory Committee

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

## Financial Summary as of September 30, 2023

Assets	\$622,064,158
Shares, Certificates	\$515,994,155
Loans Outstanding	\$528,222,348
Total Capital	\$56,662,847

## Upcoming Notable Dates

### BRANCHES CLOSED

New Year's Day	Mon., Jan. 1
Martin Luther King, Jr. Day	Mon., Jan. 15
Presidents' Day	Mon. Feb. 19
Memorial Day	Mon., May 27

## 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 Sponsors Youth of the Year

Join us in congratulating **ZION BURGESS**, the 2024 Boys & Girls Clubs of Hutchinson Youth of the Year! Zion won the award for the second straight year at the local level. As the winner of the local competition, Burgess received a \$1,000 scholarship, sponsored by Heartland Credit Union, and will compete in the State competition.

The Youth of the Year program fosters a new generation of leaders and promotes service, education, communication, strong moral character, and life goals. HCU is honored to be the presenting sponsor of the Boys & Girls Clubs of Hutchinson Youth of Year event.



**Zion Burgess with HCU President & CEO Dan Springer.**

# Important Changes to Heartland's Membership Agreement

Effective March 1, 2024 the following changes will be made to the Heartland Credit Union membership agreement. These changes are in response to a new State statute that preserves the privacy of and protects both the member and the Credit Union if it is necessary to remove someone from membership.

We may terminate your membership in Heartland Credit Union in one of two ways. The first way may be initiated by Credit Union employees designated by the Board of Directors or CEO, for the reasons listed below. The second way to terminate your membership is by a two-thirds majority vote of the members present at a regular meeting of Heartland Credit Union.

Cause is defined as follows: (A) a substantial or repeated violation of Heartland Credit Union's membership agreement; (B) a substantial or

repeated disruption to the Credit Union's operations, including dangerous or abusive behavior toward HCU property or employees; or (C) fraud, attempted fraud, or other illegal conduct that a member has been convicted of in relation to Heartland Credit Union, including in connection with our employees conducting business on behalf of us.

An expelled member shall be promptly informed of the reason for their expulsion and have the right to appeal their expulsion by making a written request to the Board of Directors within 30 days of the expulsion. Any member that has been expelled shall be reported in writing to the Board of Directors at the next regularly scheduled meeting.

Contact the Credit Union for additional information on expulsion and a copy of our expulsion policy.

## Important Change to Account Terms

The following is a summary of changes that are being made to your account terms. These changes will take effect on 3/01/2024. For more detailed information, please call us at 800.428.8472.

REVISED TERMS, AS OF 3/01/2024	
<b>Item paid in overdraft fee (Courtesy Pay) - Negative account balance \$10.00 or more</b>	<b>\$9.00</b> , increasing from \$5.00
<b>Returned check fee (deposit items)</b>	<b>\$9.00</b> , increasing from \$5.00
<b>Check and ACH payment returned fee</b>	<b>\$9.00</b> , increasing from \$5.00