Heartland
SHARES

Our new 21st & Rock branch is almost here

The doors are almost open. This August, Heartland's newest Wichita location comes to life at 21st & Rock, and we can't wait to welcome you in.

The 21st & Rock branch is on track to open in mid-August, and we have two things to look forward to: a VIP preview event and a grand opening celebration, both coming this fall. More details will be in your inbox and on our social channels as we get closer, so stay tuned.

In the meantime, we want to introduce you to the branch manager who'll be there to greet you on day one.

Meet Cameron Notestine

Cameron comes to Heartland with a background rooted in service, leadership, and showing up for

Cameron Notestine

people, which is exactly what this role is all about.

Before joining our team, he built a career at T-Mobile as a top national performer, recognized not just for results, but for the way he developed the people around him. For the past 12 years, he's also served in the U.S. Army

Branches closed

Independence Day	Sat., July 4
Labor Day	Mon., Sept. 7
Columbus Day	Mon., Oct. 12
Veterans Day	Wed., Nov. 11

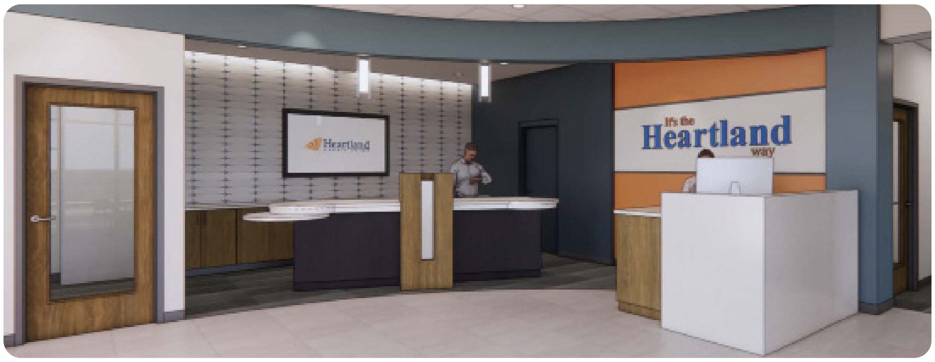
Financial summary as of March 31, 2026

Assets	$708,718,751.12
Shares, Certificates	$609,331,421.88
Loans Outstanding	$590,454,812.16
Total Capital	$ 64,419,258.19

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.

Our new 21st & Rock branch is almost here



A first look inside the 21st & Rock branch, opening in Wichita this August.

National Guard, where he learned that real leadership means showing up for the people who are counting on you.

What connects all of that? Cameron genuinely wants to help people move forward.

"What I love most is seeing others realize what they're truly capable of," said Cameron. "That's what I want 21st & Rock to feel like: a place where our members leave more confident than when they walked in."

We'll see you in August

If you're in the area, we hope you'll stop in and say hello. Cameron and his team will be ready.

Your savings, on your timeline

When it comes to saving, the right move depends on your goals and your timeline. HCU certificates are designed to fit different stages of your financial life. Just start with one simple question: when do you need the money?

Saving for something this year?

Our 9-month certificate earns **UP TO 3.95% APY**.* It's a smart option if you have a specific goal on the near horizon and want your money earning more than it would in a standard savings account.

Working toward something a year or two out?

The 16-month certificate gives you a little more time and a little more yield, with rates **UP TO 4.05% APY**. A solid choice if you're building toward a larger purchase, home improvement project, or just want to let your savings grow with intention.

Playing the long game?

If you're in a position to set money aside for a few years, the 48-month certificate earns our highest rate — **UP TO 4.30% APY**.

Don't have a lump sum to start with?

Our Add-on Certificate lets you open with as little as $500 — or just $50 with automatic deposit — and keep contributing over time without resetting your term.

Ready to see which term fits your goal? Visit hcu.coop/certificates to explore current rates, or stop by any branch. We're happy to help you find the right fit.

**APY = Annual Percentage Yield*

Annual Visa® debit card notice

You may use your Visa debit card to initiate both Visa debit and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions. To initiate a Visa debit transaction, you may sign a receipt, provide a card number, or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a POS terminal or for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the CO-OP, Cirrus and Star networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks. If you have questions, please call us at 800.428.8472.

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.

Get involved in your credit union

Accepting volunteer nominations through July 31, 2026

The nomination and election of volunteers to positions on the Board of Directors and/or on credit union committees requiring external nomination is delegated to the Nominating Committee as stated in the credit union governance policy. The committee is currently accepting volunteer nominations for the term of March 2027-2030. Below are the procedures and schedule established by HCU's Nominating Committee.

General procedures for volunteer elections

JUNE 30
Appointment of Nominating Committee of not less than three members by Board Vice-Chair.

JUNE 30
Nominating Committee post notice that nominations are being accepted. Notice to include schedule and procedures.

JULY 31
Last day for members to submit names to the Nominating Committee for consideration.

For more information on becoming an HCU volunteer and to submit an application, visit hcu.coop/volunteers or contact Executive Assistant Kris Pfister at kris.pfister@hcu.coop or 620.888.6516.

SEPTEMBER 30
Nominating committee to post slate of candidates.

OCTOBER 15
Last day for members to submit petitions to nominating committee to have a name added to the ballot.

DECEMBER 31
Include ballot and short resume in fourth quarter newsletter.

FEBRUARY 15
Last day for ballots to be returned or postmarked.

MARCH 1
Final date for tabulation and verification of ballots. Results to be announced as soon as available, at annual meeting and in first quarter newsletter.

- Positions on the Board of Directors and Supervisory Committee shall be elected.
- Minimum age to vote shall be 16.
- To ensure placement of their name on the ballot, a member may submit a petition of nomination signed by at least 1 percent of the membership (determined by the published membership count as of December 31st of the prior year). Nominating committee will verify signatures.
- 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.
- No member shall be entitled to vote by proxy. A member other than a natural person may vote through an agent as designated in the account agreement. A trustee or other person acting in a representative capacity shall not, as such, be entitled to vote.
- Irrespective of the number of shares, no member shall have more than one vote.

Welcome New Supervisory Committee Member

Sean Crawford

Heartland Credit Union is pleased to announce that its Board of Directors has appointed **SEAN CRAWFORD** to serve on its Supervisory Committee.

Sean grew up in Mulvane, Kansas, and has built a career spanning commercial facility services, real estate investment, and entrepreneurship. He owns and operates Crawford Real Estate of Kansas, a residential rental company, and Sachi Holdings, a real estate development company, and is most notably a partner in the Champtown development. Sean also actively evaluates opportunities focused on building long-term value through diversified ventures in the Kansas market.

Sean is married and the father of two. He is an active member of his community, coaching multiple youth sports and investing in the next generation of Kansas kids.

Heartland Credit Union is glad to welcome him to this role and looks forward to the perspective and dedication he will bring to the committee.

Big dreams. Real support. That's the Heartland Way.

Heartland Credit Union was founded in 1948 by 14 teachers who believed banking should work for people, not the other way around. That belief has shaped everything we've done since.

Our annual Education Scholarship is one way we carry that forward. This year, we awarded $10,000 in scholarships to four outstanding members, $2,500 each, to help fund what comes next.


Iago Albuquerque


Elsie Chartier


Lily Baier


Anthony Holguin

Meet this year's recipients

- **IAGO ALBUQUERQUE**, a 2026 graduate of Central Christian High School, will study computer science at Kansas State University this fall.
- **ELSIE CHARTIER**, a 2024 graduate of Hays High School, is pursuing a degree in social work at Fort Hays State University.
- **LILY BAIER**, a 2025 graduate of Bishop Carroll Catholic High School, is studying elementary education at Hutchinson Community College.
- **ANTHONY HOLGUIN**, a 2025 graduate of Newton High School, is studying psychology at Kansas State University.

"At Heartland, we talk a lot about being a partner in banking and beyond, and this is what beyond looks like," said Dan Springer, President/CEO. "Supporting members as they pursue their education is an honor. Congratulations to this year's recipients. We're rooting for you."

Now in its thirteenth year, the HCU Education Scholarship program has awarded $85,000 in scholarships to help members pursue higher education at accredited colleges, universities, and technical schools.

The Treat Trike is rolling this summer

One of our favorite ways to show up for our community doesn't involve a desk or a lobby – it involves ice cream. Keep an eye out, if you spot the trike at an event near you, stop by and say hello.

The HCU Treat Trike has been making the rounds this summer, bringing a little sweetness to schools celebrating the end of the year, Preferred Partner businesses hosting employee appreciation events, and community gatherings across our area.

It's a small gesture, but it means something. Showing up in person, with something to share is part of what makes us different. That's the Heartland Way.