



Annual Percentage Rate

0% Balance Transfer
APR*
FOR 12 MONTHS

hcu.coop/zero

**Solve Your
Credit Card Debt**

LIZALDE PROMOTED TO VP OF MEMBER EXPERIENCE



Hearthland Credit Union is proud to announce the promotion of **MICHAEL LIZALDE** to Vice President of Member Experience. In this new role, Michael will oversee the newly established position of Connections Manager and the eBranch Manager. He will also continue leading our Member Solutions Specialists who focus on outbound sales.

Michael's leadership will guide the strategic planning, direction, and organization of operational and sales activities within the eBranch and

Connections departments. His focus will be on driving growth and building member relationships—all while ensuring outstanding member service.

With over 15 years of experience in the financial industry, Michael has held various leadership roles, including Mortgage Manager and Branch Vice President. He studied Business Administration at Hutchinson Community College.

"Michael's leadership is fueled by commitment and curiosity," said Jeremy Stauffacher, Chief Consumer Officer. "His energy has helped pave the way to success for his teams and our members."

Please join us in congratulating Michael on this well-earned achievement!

Branches Closed

4th of July	Thur., July 4
Labor Day	Mon., Sept. 2
Columbus Day	Mon., Oct. 14
Veterans Day	Mon., Nov. 11

Upcoming Events

**Hutch Chamber
First Friday Coffee** Fri., May 2
at HCU's Support Center
4000 N Monroe St, Hutchinson, KS

Blood Drive May 14
at HCU's Support Center
4000 N Monroe St, Hutchinson, KS
[CLICK HERE TO SIGN UP ONLINE](#)

Financial Summary as of December 31, 2024

Assets	\$643,884,249
Shares, Certificates	\$537,147,314
Loans Outstanding	\$552,110,660
Total Capital	\$55,284,638

LATEST FROM THE BLOG

The Way is Heartland Credit Union's blog dedicated to providing you tips and information to help you feel more confident in your financial and personal life.



Protect Your Credit Union

Recently, an issue has come up on Capitol Hill that could affect the financial services members depend on Heartland to provide. It's important to stay informed about the potential credit...

02/03/2025

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Heartland Honored by Forbes and Fortune

In the February/March issue of Forbes and Fortune, Heartland Credit Union was honored as one of the Leading Credit Unions in Kansas. This prestigious honor reflects our commitment to providing...

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APRIL IS FINANCIAL LITERACY MONTH

Money can be stressful, and you're not alone if you feel like you're just getting by. In fact, 60% of adults in America live paycheck to paycheck, including more than 40% of those earning \$100,000 or more annually¹. Even more concerning, 33% have no savings to fall back on in case of an emergency². The good news? Gaining a better understanding of your finances can make a big difference. In recognition of Financial Literacy Month this April, here are a few steps to help you start your journey toward financial well-being.

Start with a Budget

Having a budget means telling your money where to go—you're in control. It doesn't have to be complicated. Begin by estimating your monthly income, then list and estimate your monthly expenses. Include everything from rent or mortgage payments to food, utilities, entertainment, and, most importantly, savings. Track your expenses throughout the month and stick to your budget. Many tools can help, including the budgeting tool available in [HCU Digital Banking](#).

Build Emergency Savings

Once you've established a budget, it's time to build an emergency fund to prepare for life's unexpected expenses. Start by setting aside \$1,000 or one month's worth of living expenses. Eventually, aim for three to six months' worth of expenses saved in your emergency fund. Whether it's an unexpected car repair or something more serious like job loss, having a financial cushion can provide peace of mind.

Manage Debt Wisely

While debt often has a negative connotation, it doesn't have to be bad. Ideally, you should spend no more than 35% of your income on debt payments, including mortgages, car loans, student loans, personal loans, and credit cards.

It's also essential to know your credit score, as it affects the interest rates you receive on loans. Check your credit at least once a year to ensure accuracy and maintain a healthy score. The higher your credit score, the more affordable borrowing will be. Learn more about credit scores in our [previous blog post](#), and track yours using [Credit Score Manager](#) inside HCU Digital Banking.

We're Here to Help

Whether it's Financial Literacy Month or any other time of the year, Heartland Credit Union is here to help guide you toward financial well-being. Take advantage of the [financial education resources](#) HCU offers, including Enrich, our customizable online financial education tool with valuable tips and insights. Our Member Solution Specialists are also available to assist you with budgeting and getting your financial life on track.

Taking small steps today can lead to lasting financial security. Start now, and empower yourself with the knowledge and tools to achieve financial success.

Sources:

¹"60% of Americans Now Living Paycheck to Paycheck," LendingClub, February 28, 2023.

²"The State of Personal Finance in America Q2 2023," Ramsey Solutions, November 16, 2023.

BOARD APPOINTS VOLUNTEERS

Volunteers are elected by the membership to serve as stewards, who wisely and unselfishly make policy decisions.

As a not-for-profit, the credit union's focus is on people and not just profit. Three returning volunteers were sworn in at Heartland Credit Union's annual meeting on March 25, 2025, in Hutchinson.



Brian Meder



John McCannon



Roger Clark

Board of Directors

BRIAN MEDER was recently elected by the credit union membership to serve a three-year term on the HCU Board of Directors and was subsequently chosen to fill the role of Secretary/Treasurer. Brian's involvement with HCU's Board of Directors began in 2022 when Farmers Credit Union, where he had sat on the board for 12 years, merged with Heartland Credit Union. Since the merger, he has been serving HCU's Board in an advisory capacity.

A lifelong resident of Ellis County and the Hays area, Brian is a dedicated small business owner. He retired from a technology company after a distinguished 35-year career, during which he progressed from entry-level positions to management roles. Brian is a graduate of Northwest Kansas Vocational Technical College and has held various roles throughout his technology career. When he's not working with his employees, assisting customers, or growing his business, Brian enjoys participating in community events and spending quality time with his son.

JOHN MCCANNON and his wife, Cathy, live in East Wichita. John has served on HCU's Board of Directors for 36 years. John

holds a Juris Doctor degree from Washburn University and has a B.A. in Economics from St. Benedicts College.

He retired after serving as attorney for Farm Credit Services for 17 years and 25 years as litigation counsel for the Kansas Corporation Commission in the oil and gas regulatory division. John enjoys playing golf and often represents HCU in charitable golf tournaments.

Supervisory Committee

ROGER CLARK has been elected to serve a second three-year term on HCU's Supervisory Committee. Roger earned a B.A. in Chemistry with a minor in biology from Fort Hays State University and a PharmD from University of Kansas School of Pharmacy. He currently serves as a Critical Care Pharmacist at Hutchinson Regional Medical Center as well as part-time at the Hutchinson Clinic Retail Pharmacy.

Roger spent his youth on a small family farm in North Central Kansas raising crops and cattle. He enjoys returning regularly to assist his parents. Roger and family moved to the Hutchinson area in 2010. In his free time, he enjoys working on home improvement projects and walking the family dog.

VOLUNTEERS EARN CERTIFICATION

Congratulations to Supervisory Committee members **DEB HAMMOND, JEREMY HOOVER** and **ROGER CLARK** for recently completing the Certified Credit Union Supervisory Committee Member (CCUSC) designation.

To earn this designation, they completed a 9-module online course and exam administered by the America's Credit Unions organization. Congrats and thank you for investing your time to gain critical knowledge about your role on the committee!

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.



DAY AT THE CAPITOL


On Tuesday, February 4, Heartland staff members joined nearly 100 other credit union advocates for Credit Union Day at the Capitol. This annual event, organized by the Cornerstone League, provides credit

union advocates the opportunity to visit with state lawmakers about credit union priorities and share our story.


The day began with a welcome from Cornerstone League leadership, setting an enthusiastic tone for the day's

activities. The morning events included a legislative briefing on credit union issues, an address by Kansas Secretary of State Scott Schwab, and a legislative panel featuring members of both the Kansas House and Senate.

Following lunch, attendees headed to the Capitol for meetings with legislators. Heartland staff had the opportunity to meet with lawmakers from across south-central and western Kansas to discuss a variety of issues. We shared the credit union story and discussed topics ranging from credit card interchange and Insurance Savings Accounts to Environmental and Social Governance. We concluded our day with a reception, providing further opportunities to visit with senators and representatives, as well as network with credit union advocates from around the state of Kansas.



Visit Our New Website



www.heartlandwealth.coop

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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.

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