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SUMMER 2022

Heartland**SHARES**

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eBranch

800.428.8472

M-F 8 a.m.-6 p.m., Sat. 8 a.m.-1 p.m.

23rd & Severance

900 E 23rd 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.- 4 p.m.

DRIVE-THRU: M-F 7:30 a.m.-5:30 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 students and Staff of HHS

HCU President & CEO

Dan Springer

Board of Directors

Rex Christner, Chair

Caroline Phelps, Vice Chair

Sheila Meggers, Secretary Treasurer

Brian Meder, Associate Director

John McCannon, Kendal Pulliam, Shandi

Stallman, Mark Wolesslagel

Supervisory Committee

Ed Howard, Chair

Roger Clark, Deb Hammond, Mike Juby

Heartland Awards Two \$2,500 Education Scholarships

KIRA BRYANT and **TRENT POWELL** have each been awarded \$2,500 scholarships from Heartland Credit Union to help them pursue their dream of a college education.

Bryant, of Hutchinson, is a 2021 graduate of Buhler High School and is studying zoology at Friends University.

Powell, of Topeka, is a 2020 graduate of Seaman High School and attends Kansas State University. Powell is pursuing a degree in computer science.

"At HCU, we want to help fulfill our member's dreams of a better future. Our scholarship program is just another way we do that," says HCU President/CEO Dan Springer. "We congratulate both Kira and Trent and



Kira Bryant



Trent Powell

wish them the best of luck in their future endeavors."

The Heartland Credit Union Education Scholarship is in its ninth year and has awarded \$45,000 in education scholarships to our members. Recipients must be full-time students and can apply for the scholarship to any accredited college, university, or technical school.

Dixon Promoted to Haven Branch Manager

Amy White, VP of Retail Branch Operations, is proud to announce **TATUM DIXON** as the new Branch Manager for the HCU branch in Haven.

As Branch Manager, Dixon is responsible for directing the growth, business development, and operational efforts of the branch. She will ensure that members and prospective members are professionally served, and she will guide, train, and supervise branch staff.

Dixon has been with HCU for two years. Prior to her promotion to Haven Branch Manager, she served as HCU's Branch Specialist and as a Teller at the Avenue A branch in Hutchinson. Dixon holds an associate degree in

criminal justice from Hutchinson Community College, and she is currently studying criminal justice and sociology at Wichita State University.



Tatum Dixon

"Tatum brings a vibrant personality to the Haven branch," said White. "Members already know and love her. Making the transition to Branch Manager an easy one for her. I am excited to have Tatum serving our members in Haven!"



Free to Get Paid Early

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Join us in welcoming Farmers' members to HCU



Cassandra Davied



Erryn Austin



Israel Franco-Galindo



Josie Russell



Steve Swigart

Following a successful vote of both the Farmers Credit Union and Heartland Credit Union memberships, we are excited to welcome Farmers members to the Heartland family.

"We're dedicated to continuing Farmers' commitment to their members and look forward to providing them with enhanced products and services for many years to come," said Dan Springer, President/CEO. "We are eager to bring the Heartland Way to the entire Hays community."

Farmers Credit Union was founded in 1953 to serve the members and employees of The Farmers Cooperative Association, the National Farm Loan Association of Hays, and their immediate family members.

"Our Board performed extensive due diligence in choosing Heartland as a merger partner and we felt their values and culture would blend well with Farmers," states former Farmers Board Chair Brian Meder. "We're glad our members believed in the value this merger would bring and are excited for the increased level of products and services they will receive as members of HCU."

The Hays branch will soon receive upgrades, including the addition of a 24-hour ATM to provide greater convenience for their members. There will also be a light refresh to introduce the HCU brand. Hays members can immediately take advantage of expanded evening and weekend

hours through the Heartland eBranch and Heartland Connections video banking.

The Hays branch is located at 2825 Plaza Ave, Hays, KS 67601. The lobby is open 9 a.m. to 4 p.m., Monday through Friday; and the drive-thru is open 7:30 a.m. to 5:30 p.m., Monday through Friday.

We are privileged to have the same great staff to serve members in Hays: **CASSANDRA DAVIED**, Teller Supervisor; **ERRYN AUSTIN**, Member Connections Specialist; **ISRAEL FRANCO-GALINDO**, Teller; **JOSIE RUSSELL**, Teller; and **STEVE SWIGART**, Sr. Branch Manager.

Following the merger, Heartland is now over \$525 million in assets, with 135 employees serving more than 34,000 members across Kansas and beyond.



Hays branch located at 2825 Plaza Ave.

Lorimor Appointed to Kansas Rural Home Loan Guaranty Program Work Group

MICHAEL LORIMOR, HCU's VP of Real Estate Lending, has been selected to serve on the Kansas Rural Home Loan Guaranty program work group, organized by the Kansas Housing Resources Corporation. Together, the group will design the new program established by the Kansas Legislature, during the 2022 session. The Kansas Rural Home Loan Guaranty program will help support a healthy housing market and increase housing availability in our rural communities.

Lorimor joined Heartland Credit Union in 2015. During his time at HCU, he has built a strong real estate team and established a trusted real estate lending presence in central Kansas.

Join us in congratulating Michael for being appointed to the Kansas Rural Home Loan Guaranty program work group. Thank you for your dedication to supporting rural housing opportunities in the communities we serve.



Michael Lorimor

Financial Summary as of March 31, 2021

Assets	\$514,784,334
Shares, Certificates	\$448,948,724
Loans Outstanding	\$417,870,059
Total Capital	\$50,034,642

Upcoming Notable Dates

BRANCHES CLOSED

Independence Day	Mon., July 4
Labor Day	Mon., Sept. 5
Columbus Day	Mon., Oct. 10
Veterans Day	Fri., Nov. 11

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.

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What is **wealth**?

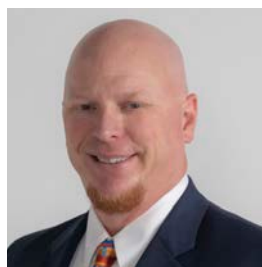
We'll help you define it, and pursue it.



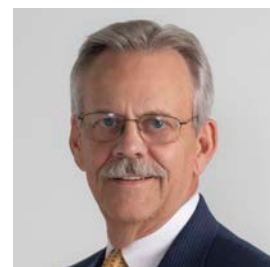
Wealth can mean different things to different people. But most importantly, what does it mean to you? At Heartland Wealth Strategies, we'll help you define, plan for, and pursue your definition of wealth.

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.oop/hws.



Monte Cross
President
620.888.6407



Vic Edwards
Financial Consultant
620.888.6564

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Deposits or Obligations**

May Lose Value

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.