

What would you do with an Anything Loan?

Rates as low as 2.49%^{APR}



*Limited time offer. Membership required. New HCU loans only. Subject to credit approval. Not applicable for real estate loans or certificate loans. Fixed Annual Percentage Rate secured, assumes; online application for a new Heartland Credit Union consumer loan for a minimum of \$5,000, Tier 1 credit, and Heartland Credit Union Checking with direct deposit. For example: A \$5,000 loan at 2.49% would require 36 monthly payments of \$144.28 per month. Unsecured loans add 3.5% to APR.

Heartland SHARES

WINTER 2022

Heartland and Farmers CU Announce Intent to Merge

Heartland Credit Union of Hutchinson and Farmers Credit Union of Hays announce their intention to merge. The Boards of Directors of both credit unions agreed this partnership creates great opportunity and value for the combined memberships.

The merger would create a credit union with just over \$500 million in assets and 33,000 members. One branch in Hays will join the eight HCU branches in Hutchinson, Haven, Newton and Wichita, including the Salthawk Center Branch inside Hutchinson High School. The combined credit unions will operate under the Heartland Credit Union name and leadership team.

Initial discussions regarding a potential merger started after Farmers President

GUY FORELL announced his intention to leave the credit union later in 2021. All other Farmers Credit Union employees will be retained. Farmers Credit Union will be entering into a management agreement with Heartland to ensure a smooth transition for members and employees.

“Our goal at Farmers Credit Union has always been to do what is right for our members,” says **DARREN WALTERS**, Board Chair of Farmers Credit Union. “After evaluating several options and having extensive discussions regarding the future of the credit union, the decision to partner with Heartland Credit Union became clear. Their culture and commitment to excellent member service and superior products assures us this is the right move for our members.”

“We are excited for the opportunity to welcome Farmers Credit Union members to Heartland,” said **DAN SPRINGER**, Heartland Credit Union President/CEO. “Our wide range of financial products, along with market leading rates, will provide excellent value to their members. It will also provide HCU the opportunity to expand our coverage area, better serving the growing number of Heartland members in central Kansas.”

The merger is contingent on final due diligence, regulatory approval, and a vote of the membership. Once regulatory approval is received, a merger packet and ballot will be made available to all members in good-standing. This should take place in the first quarter of 2022.



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 9-5, Sat. 9-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 9-5
DRIVE-THRU: M-F 7:30 a.m.-6 p.m., Sat. 8 a.m.-Noon

29th & Main

Offices for HCU Investment and Insurance Services
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.

Newton

2201 S Kansas Ave, Newton, KS 67114
LOBBY: M-F 9-6, Sat. 9-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 9-6, Sat. 9-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 9-6, Sat. 9-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

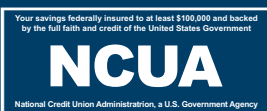
Dan Springer

Board of Directors

Rex Christner, Chair
Caroline Phelps, Vice Chair
Kendal Pulliam, Secretary Treasurer
Libby Beck, Roy Broxterman, John McCannon, Mark Woleslagel

Supervisory Committee

Ed Howard, Chair
Deb Hammond, Lori Blakesley, Mike Juby, Shandi Stallman



Retirement of Two Long-Term Employees

Join us in congratulating two long-term employees in their retirements:

DONNA MILLER, AVP of Member Experience, and **CHAR BIGGER**, Member Connection Specialist.

Bigger began her career at Heartland in 2005 as a teller at our former central Wichita branch. She left HCU in 2006 but returned in 2009. She was promoted to an Member Connection Specialist at the E. Kellogg branch when it opened in 2019. Thank you, Char, for everything you have done for HCU and its members in the more than 13 years you have been part of the team.

Miller started at Heartland in 1998 as Loan Processing Supervisor. She later served as Financial Services Representative, followed by Consumer Lending Manager, and 23rd and



Char Bigger



Donna Miller

Severance Branch Manager. She has helped hundreds, if not thousands, of members with their financial needs over the past 23 years. Her immense knowledge of Heartland's products and services, as well as her ability to build relationships with members, will be missed.

Congratulations to both Donna and Char on their well-deserved retirements.

HCU 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 2022.

The Board of Directors has two positions open, and the Supervisory Committee has one open position. The Supervisory Committee position will be appointed by the Board of Directors.

THE NOMINATING COMMITTEE RECOMMENDED:

Board of Directors

- **JOHN MCCANNON**
- **SHEILA MEGGERS**

Supervisory Committee

- **ROGER CLARK**



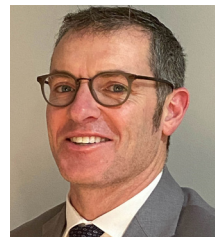
John McCannon



Sheila Meggers

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.

Heartland extends its thanks to the Nominating Committee members: **CAROLINE PHELPS, ROY BROXTERMAN, LORI BLAKESLEY, and ANN WAGNER.**



Roger Clark

Promotions and Staff Updates

As Heartland Credit Union grows and evolves, we are excited to announce several promotions and the restructuring of responsibilities. These changes are in recognition of leadership shown in respective areas as well as aligning departments to better serve our members.



Scott Cooley

been instrumental in the growth of HCU's indirect lending. Cooley first joined HCU in 2008 and worked almost four years as Collections Manager. After a brief hiatus, he returned to HCU in 2016 as Business Development Officer.



Stephanie Dreiling

Education Specialist and was later promoted to Education Director. In her new role, Dreiling will manage staff education and member financial literacy.



Michael Lorimor

propelled HCU to being one of the top real estate lenders in south-central Kansas. With the proposed merger between HCU and Farmers Credit Union, Lorimor will help establish a trusted real estate lending presence in the Hays area.

SCOTT COOLEY was promoted to Assistant Vice President of Indirect Lending. Cooley's leadership and relationship building have



Amy White

spearhead our Preferred Partner program, and lead community involvement efforts. White joined HCU in 2016 and has served as Branch Manager at both Newton and Ave. A branches.

AMY WHITE was promoted to Vice President of Retail Branch Operations. She will lead branch managers in all of HCU's brick-and-mortar branches,



Sara Bass

advise the eBranch Manager, Salthawk Center Manager, and AVP of Member Experience, and she will spearhead HCU's efforts in establishing a new outbound calling group. In addition, Bass will focus on commercial deposit relationships as well as HCU business partners. Bass is currently pursuing her Masters in Business Administration from Fort Hays State University.

SARA BASS joined HCU as 29th & Main Branch Manager in 2017. She was promoted to Vice President of Sales and Service and will super-



Chris Shideler

engineer for Koch Business Solutions. In his role as AVP of Technology, Shideler will oversee technology operations to ensure network security and reliability, and he will manage the tech support team.

CHRIS SHIDELER was promoted to AVP of Technology. Shideler joined HCU as IT Manager in August 2021. He previously worked as a network

Board Appoints Shandi Stallman to Supervisory Committee

HCU's Board of Directors appointed **SHANDI STALLMAN** as the newest member of our



Shandi Stallman

Supervisory Committee. She fills a vacancy left by **DAN BUSENBARK**. 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.

Stallman currently serves as the Chief Financial Officer of PrairieStar Health Center in Hutchinson. She has been in this role since December 2016. PrairieStar is a non-profit, Federally Qualified Health Center providing quality healthcare to people of all ages and incomes.

Stallman graduated from Kansas State University with a Bachelor of Science in Finance and from the University of Missouri with a Master of Science in Accounting. After graduating from Kansas State, she worked for two engineering firms in Kansas City and then relocated to her hometown of Hutchinson in 2008 where she worked as the Controller for Harris Business Services until 2015.

Outside of work she enjoys traveling, attending sporting events and spending time with family and friends.

Please join us in welcoming Shandi as an HCU Volunteer. We are thrilled to have her serving on our Supervisory Committee!

Financial Summary as of September 30, 2021

Assets	\$473,449,839
Shares, Certificates	\$410,022,272
Loans Outstanding	\$389,461,141
Total Capital	\$44,973,634

Upcoming Notable Dates

BRANCHES CLOSED

New Year's Day	Sat., Jan. 1
Martin Luther King, Jr. Day	Mon., Jan. 17
Presidents' Day	Mon., Feb. 21
Memorial Day	Mon., May 30

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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@HeartlandWay

DOES YOUR RETIREMENT MATH ADD UP?

 HCU Investment
& Insurance Services



When it comes to retirement, it's all about the numbers - how much money you'll need and how much you're saving to get there. Find out your retirement numbers with this five-minute calculation. With the right information, you can move ahead and plan with confidence.

SCHEDULE AN APPOINTMENT

Need your numbers? Contact us today to learn more: 800.428.8472 or visit www.hcu.oop/math.



Monte Cross
President
620.669.0177 ext. 107



Vic Edwards
Financial Consultant
620.669.0177 ext. 264



Steve Freeberg
Financial Consultant
316.252.8259 ext. 134

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Not Insured by NCUA or any other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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Commercial Checking Per Item Fee Reminder

Business eChecking check clearing fee over 20/month	10¢ ea.
Business eChecking check deposit fee over 50/month	15¢ ea.
Business Basic check clearing fee over 35/month	10¢ ea.
Business Basic check deposit fee over 50/month	15¢ ea.
Business check clearing fee over 40/month	10¢ ea.
Business check deposit fee over 100/month	15¢ ea.
High-Yield check clearing fee over 40/month.	10¢ ea.
High-Yield c check deposit fee over 100/month.	15¢ ea.