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4000 N. Monroe | P.O. Box 1645 | Hutchinson, KS 67502 | [www.hcu.coop](http://www.hcu.coop)  
800.428.8472 | 620.669.0177

May 31, 2022

Dear member,

I am pleased to announce the merger of Farmers Credit Union and Heartland Credit Union was approved, and we would like to welcome you to the Heartland Credit Union family. Heartland is excited to join the Hays community, and we're dedicated to continuing Farmers' commitment to their members. The effective merger date was June 1, 2022.



**Dan Springer**  
President and CEO

While you are now a member of Heartland Credit Union, **you may continue using your Farmers Credit Union checks, credit cards, and debit cards.** You also still have access to Farmers Online Banking by visiting [farmerscu.cmycu.com](http://farmerscu.cmycu.com) or [www.hcu.coop/farmers](http://www.hcu.coop/farmers). Your Farmers' account will be converted to a Heartland account on October 1, 2022. More information will be coming your way as we get closer to the conversion.

As a member of Heartland, you now have access to additional products and services. Heartland offers a full suite of consumer and commercial financial services to meet the needs of you, your family, your business, or your farm operation. From free Rewards Checking that pays you cash back and certificates to help you maximize your savings, to a wide range of auto, RV and boat, home, and personal loans, we're here to provide solutions for all your financial needs. We even offer Commercial loans and checking for your small business or farm operation. For a complete list of all our products and services, visit [www.hcu.coop](http://www.hcu.coop).

We also make banking with Heartland more convenient. You can now take advantage of expanded evening and weekend hours through the HCU eBranch. To reach our eBranch staff, call 800.428.8472, Monday through Friday from 8 a.m. to 6 p.m., and Saturday from 8 a.m. to 1 p.m. We'll soon be installing a drive-thru ATM at the Plaza Avenue branch to give you access to your money 24 hours a day.

Through the merger, we look forward to bringing you expanded products and services, but we're more than a financial institution. What we do goes beyond the walls of our branches. It extends into the communities. By giving back through sponsorships, donations, and volunteering, we'll help make the lives of those around us better. It's the Heartland Way.

We will continue to keep you updated on important dates and information. Visit [www.hcu.coop/farmers](http://www.hcu.coop/farmers) for more merger details. Once again, welcome! We look forward to serving you and bringing you the very best for your financial future.

Sincerely,

A handwritten signature in blue ink, appearing to read "Dan Springer".

**Dan Springer**  
President and CEO