



THEY SAW OUR VISION

WE'RE IN

iTzcali, Veronica and Navid Haeri

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Celebrating growth: new face and new roles

At Heartland Credit Union, our strength lies in the people who power our mission. Whether through internal growth or new leadership, we're committed to building a team that reflects our values and delivers meaningful impact for our members. We're proud to share several exciting promotions and new hires—each one bringing fresh energy and expertise to help us serve you even better.

Fisk promoted to Senior Branch Manager

MARILYN FISK has been promoted to Senior Branch Manager at our 23rd and Severance branch in Hutchinson. Marilyn started her career at Heartland in 2016 as a Traveling Teller and most recently served as Branch Manager at the Ave A branch. In her new role, she'll lead the branch's growth, business development, and operations while supporting her team and ensuring top-notch service for members.

Hargrave named AVP of Software Development

After nearly a decade on our development team, **MITCHELL HARGRAVE** has been promoted to AVP of Software Development. Formerly our Programming Supervisor, Mitchell has been a driving force behind technical innovation at Heartland. His new role expands his leadership as he continues to guide impactful projects and mentor our talented developers.

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Branches closed

| | |
|---------------------|---------------|
| 4th of July | Fri., July 4 |
| Labor Day | Mon., Sept. 1 |
| Columbus Day | Mon., Oct. 13 |
| Veterans Day | Tue., Nov. 11 |
| Thanksgiving | Thu., Nov. 27 |

Upcoming events

TECH Creative Connections Cornhole Tournament Sat., Aug. 16
 at TECH Art Gallery
 14 W B Avenue, Hutchinson, KS
[LEARN MORE](#)

Financial summary as of March 31, 2025

| | |
|-----------------------------|---------------|
| Assets | \$654,472,418 |
| Shares, Certificates | \$564,687,805 |
| Loans Outstanding | \$554,664,646 |
| Total Capital | \$55,822,014 |

Celebrating Growth Continued from page 1 ►

Hess joins Heartland as Chief Financial Officer

We're pleased to welcome **KEVIN HESS** as Chief Financial Officer. With more than 25 years of experience in finance and leadership—including executive roles at Kwik Shop, TECH, Inc., and OCKK, Inc.—Kevin brings a wealth of knowledge to our accounting and finance operations. He'll oversee everything from budgeting and forecasting to strategic financial planning.

Hughes hired as VP of Brand and Marketing

Heartland is excited to welcome **TRACE HUGHES** as VP of Brand and Marketing. With a rich background in creative strategy and branding—including leadership roles at Deloitte, VML, and Idea Ranch—Trace will lead our marketing team in amplifying the Heartland brand, deepening member engagement, and championing a collaborative culture.

Mendez promoted to lead Connections team

Congratulations to **GLEYSHA MENDEZ** on her promotion to Connections Manager, a new leadership role at HCU. Gleysha began her career with us in 2013 and has grown through various positions, most recently as Senior Branch Manager. She now leads the Connections team in helping members reach their financial goals with personalized support and guidance.

Werth promoted to AVP of Community and Government Affairs

DARREN WERTH has been promoted to AVP of Community and Government Affairs. Darren, a 12-year Heartland team member, previously served as AVP of Marketing. In his new role, he'll focus on advocacy, outreach, and strengthening community partnerships across the region.

Learn more about each team member and their new role on our blog, [The Way](#).

Education scholarships awarded

At Heartland Credit Union, helping our members achieve their goals is part of who we are—and it's been that way from the very beginning. We were founded in 1948 by 14 teachers who believed in the power of education and came together to support one another.

Today, we honor those roots by continuing to invest in education and the dreams of our members. We're proud to award \$10,000 in scholarships to Madison Horton, Christopher McDaniel, Jacob Olmedo, and Carson Walt. Each recipient will receive a \$2,500 scholarship to help them pursue their educational goals and take the next step toward a future filled with possibilities.

About the scholarship recipients

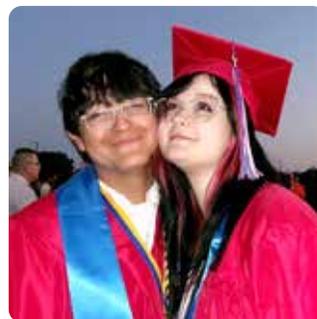
- **MADISON HORTON** of Newton, a 2023 graduate of Newton High School, is currently attending Kansas State University, where she's pursuing a degree in media communications.
- **CHRISTOPHER MCDANIEL** of Newton, a 2021 graduate of Life Preparatory Academy, is studying sports management at Wichita State University.
- **JACOB OLMEDO** of Wichita will graduate from Wichita South High School this spring and will begin studying nursing at Wichita State University this fall.
- **CARSON WALT** of WaKeeney, a 2022 graduate of Trego Community High School, is attending Fort Hays State Univer-



Madison Horton



Christopher McDaniel



Jacob Olmedo



Carson Walt

sity and working toward a degree in radiology technology.

Now in its twelfth year, the Heartland Credit Union Education Scholarship program has provided \$75,000 in scholarships to help our members pursue higher education. Recipients must be full-time students and can apply for the scholarship to any accredited college, university, or technical school.

Get involved in your credit union

Accepting volunteer nominations through July 31, 2025

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 2026–2029. 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.

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.

Rick Everett joins Heartland Wealth Strategies

Hearthland Wealth Strategies is proud to welcome **RICK EVERETT** as the newest member of our team. In his role as a Wealth Planner, Rick will work directly with current and prospective members to build personalized financial strategies designed to help them work toward their long-term goals with confidence.

Rick is dedicated to truly understanding what matters most to each individual he serves. From navigating market shifts to planning for retirement, he will work closely with members to design, implement, and monitor well-rounded financial plans.

Rick offers a distinctive approach to financial planning, shaped by a decades-long career in broadcast radio and a deep-rooted commitment to helping others. Widely recognized as a valued voice in retirement planning across Wichita, he is passionate about helping individuals pursue a secure and confident financial future. Whether through communications or financial planning, Rick’s mission has remained the same: to make a meaningful impact in people’s lives.

“Rick brings a genuine passion for helping people and a strong foundation in retirement planning,” said Monte W. Cross, President of Heartland Wealth Strategies. “His ability to connect with people and guide them through important financial decisions makes him a valuable asset to our team and the members we serve.”

Rick is available Monday through Friday, from 9 a.m. to 5 p.m., at our East Kellogg location at 12021 E Kellogg Dr South, Wichita, KS 67207.

For more information or to schedule an appointment with Rick, call 620.888.6485 or email rick.everett@heartlandwealth.coop.

The individuals at Heartland Wealth Strategies are affiliated with the national independent brokerage firm, LPL Financial.



Rick Everett

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Heartland Credit Union and Heartland Wealth Strategies **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Heartland Wealth Strategies, and may also be employees of Heartland Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Heartland Credit Union or Heartland Wealth Strategies. Securities and insurance offered through LPL or its affiliates are:

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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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Member wins \$5,000



Andrew Fager receiving the Spend and Win grand prize!

Congratulations to **ANDREW FAGER**, the lucky winner of our \$5,000 grand prize, and to our two \$500 runner-up winners! Andrew has been a Heartland Credit Union member for nearly 20 years, and we’re proud to reward his loyalty with this exciting win.

From January 13 to February 28, 2025, members earned entries into the Spend and Win Giveaway by opening a Beyond Spending account and making purchases with their Beyond debit card.

Thank you to everyone who participated – your everyday spending made you eligible to win!

And the rewards don’t stop there. A Beyond Spending account continues to offer exclusive perks and valuable savings. Ready to make your money go further?

[Learn more about HCU’s Beyond Spending accounts.](#)