

Reward Yourself

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FALL 2023

Heartland **SHARES**

NMLS# 571054 | Equal Housing Lender

Kate S.
Member since 2020



eBranch

800.428.8472
M-F 8 a.m.-6 p.m., Sat. 8 a.m.-Noon

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

Ness City

202 S Topeka Ave, Ness City, KS 67560
LOBBY: M-F 9 a.m.-4 p.m.
DRIVE-THRU: M-F 8 a.m.-4 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 HHS students and Staff

Find Us on Social Media

LIKE us on Facebook
@heartlandKS

FOLLOW us on Instagram
@heartlandway

FOLLOW us on Twitter
@HeartlandWay

New Roles Focused on Building Member Relationships



Sara Bass



Zack Clobes



Jeremy Stauffacher




Bambi Stewart

Dan Springer, President/CEO, is pleased to announce a new divisional structure at Heartland Credit Union, comprised of a consumer division and a commercial division, as well as putting more focus on data and analytics. This new structure will realign the organization and allow HCU to build deeper member relationships, drive member value, and support the credit union's long-term goals. As part of the realignment, the following staff members will assume new roles.

- **SARA BASS** will assume the role of Vice President of Business Relationships, working directly with business members to provide direction and deliver solutions for their business banking needs. Bass joined HCU as 29th & Main Branch Manager in 2017 and was later promoted to Vice President of Sales and Service.
- **ZACK CLOBES** will serve as the Chief Information Officer. In his role, he will be responsible for the strategic direction of credit union technology and operating systems; business intelligence and data management; and information security. Clobes has been with HCU since 1998. He worked his way up from a part-time IT employee to Chief Technology Officer.
- **JEREMY STAUFFACHER** will assume the role of Chief Consumer Officer, focusing on building strong relationships with HCU's consumer members. Stauffacher joined HCU in 2009 as a Financial Services Representative. He was promoted to Ave A Branch Manager; AVP of Retail Branch Operations; Vice President of Sales and Service; and Chief Experience Officer.
- **BAMBI STEWART** will take on the position of Chief Commercial Officer, responsible for cultivating robust connections with business members. Stewart began her career with HCU in 2002, serving members as a teller. She went on to be a Financial Services Representative, Real Estate Officer, AVP of Loan Processing, Vice President of Lending, and then Chief Loan Officer.

"These strategic changes reflect our commitment to delivering exceptional value and being our members' partner for life," said Dan Springer, President/CEO. "Congratulations to each of these staff members. Thank you for your service to our members and your contribution to the credit union's mission: Deliver solutions, earn trust, build relationships."



Early Payday

Get paid up to 2 days early with Rewards Checking.

Visit HCU's Blog: The Way

At Heartland, we are always focused on ways to make our members' lives a little easier. Sometimes, that means providing the information you need to take the next step toward financial well-being. That's why we have introduced The Way, Heartland Credit Union's blog dedicated to providing tips and information to help members feel more confident in their financial and personal lives.

The Way features posts from HCU staff and our partners like Enrich, Savvy Money, and LPL Financial. We'll cover everything from how to manage debt, save for a big purchase, avoid scams, and even how to plan for retirement. We'll also sprinkle in some things such as career advice, vacation planning,

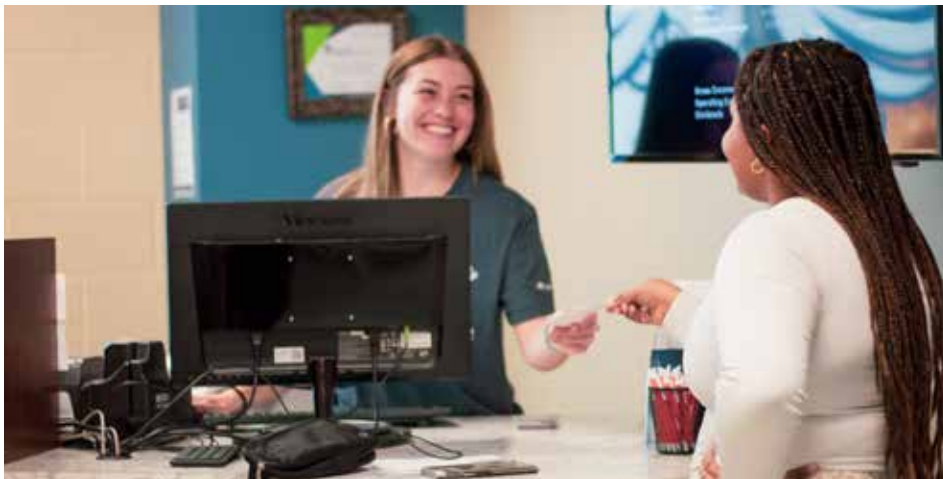
and maybe even how to cook healthy on a budget.

The blog is also where you can find out the latest things happening at Heartland Credit Union. We'll introduce new employees, celebrate anniversaries, and announce promotions. Visit The Way to learn about upcoming credit union events and events that we are involved in throughout the communities we serve.

Feel free to follow along as we build The Way. We hope to entertain and also inform our members about what it takes to experience financial well-being. It's the Heartland Way.

You can find The Way on the front page of our website or visit www.hcu.coop/the-way.

HCU Salthawk Center Opens for the 2023/2024 School Year



Salthawk Center Intern Jordan Pratt, senior, helps Hutchinson High School student deposit a check.

HCU is back to school with the Salthawk Center at Hutchinson High School! The branch welcomed 10 new interns this school year and six student-interns are returning from last year.

At the Salthawk Center, HHS students and staff are able to open accounts, make deposits and withdrawals, and school staff can even apply for loans. The branch manager is always on-hand to support interns and help members through the entire process.

The Salthawk Center not only serves as a training ground for preparing young adults to enter the workforce, it also gives all students the opportunity to learn how to manage their money and prepare for a future of financial well-being.

ATTENTION TEACHERS
C.A.S.H.
Grant



GRANTS UP TO \$400

Apply online by Oct. 15
hcu.coop/cashgrant

HCU President & CEO

Dan Springer

Board of Directors

Rex Christner, Chair
Shandi Stallman, Vice Chair
Sheila Meggers, Secretary Treasurer
Brian Meder, Associate Director
Mike Juby, John McCannon, Kendal Pulliam, Mark Wolesslagel

Supervisory Committee

Ed Howard, Chair
Roger Clark, Deb Hammond, Brad Ryan

Financial Summary as of June 30, 2023

Assets	\$616,822,797
Shares, Certificates	\$507,566,551
Loans Outstanding	\$529,210,159
Total Capital	\$55,849,179

Upcoming Notable Dates

BRANCHES CLOSED

Columbus Day	Mon., Oct. 9
Veterans Day	Sat., Nov. 11
Thanksgiving	Thu., Nov. 23
Christmas	Mon., Dec. 25
New Year's Day	Mon., Jan. 1

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.

Don't navigate Medicare alone.



Mercedes Rangel, Insurance Specialist



Open Enrollment Starts October 15

Schedule a Free Medicare Enrollment Consultation

Every year there are slight changes to Medicare plans and coverages. It's important to review your current plan to ensure you have the coverage you need. Now is the perfect time to get help navigating the Medicare maze from someone who understands it.

Insurance Specialist **MERCEDES RANGEL** can help you find the right Medicare plan, prescription drug plan, or all-in-one plan. Learn more at www.hcu.coop/medicare. To schedule an appointment with Mercedes, call Brooke VanDegrift at 800.428.4872, ext. 185.

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Celebrate ICU Day with Us

October 19, 2023, will mark the 75th anniversary of International Credit Union Day! ICU Day highlights the many ways that credit unions across the world help members work towards achieving their financial goals.

We invite you to join us in our celebration! We'll be hosting special events and giving away prizes in each of the communities we serve.

SHRED DAY

Thursday, Oct. 19, 11 a.m.-1 p.m.

Stop by to dispose of personal documents to help protect yourself from identity theft. Limit three boxes per person.

- 23rd and Severance, Hutchinson
- 12021 E Kellogg Dr, Wichita
- 2201 S Kansas, Newton

FREE FOOD AND TREATS

Thursday, Oct. 19, all day

- 103 S Kansas St, Haven
Coffee and treats by Jenz Java
- 2825 Plaza Ave, Hays
Coffee and cheesecake by Augustine's Bakery
- 202 S Topeka Ave, Ness City
Coffee and cinnamon rolls by Cuppa Joes

Friday, Oct. 20, 11 a.m.-1 p.m.

Stop inside the branch to pick up a meal ticket.

- 900 East 23rd, Hutchinson
Lunch from Doggone It food truck
- 2201 Kansas, Newton
Lunch from Taco Mike's food truck
- 3777 N Maize Rd, Wichita
Lunch from On the Hook food truck

For more details about all the ICU Day activities at HCU, visit hcu.coop/icuday.