

Digital Reset

Digital Banking Upgrade Coming Soon



SUMMER 2021

Heartland **SHARES**

Learn more
on Page 3





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 10-5
DRIVE-THRU: M-F 7:30 a.m.-6 p.m.,
Sat. 8 a.m.-Noon

29th & Main

2900 N Main, Hutchinson, KS 67502
LOBBY: M-F 10 a.m.-6 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 M-F 7:30 a.m.-12:45 p.m.

HCU President

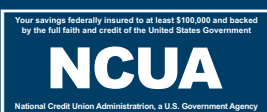
Dan Springer

Board of Directors

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

Supervisory Committee

Lori Blakesley, Chair
Dan Busenbark, Ed Howard, Mike Juby



Important Changes to Account Terms

Effective August 30, 2021, we are decreasing several fees for our members and making additional changes to better align our fees. The following is a summary of changes that are being made to HCU Consumer, Business, and Fiduciary accounts. If you have any questions, please call us at 800.428.8472.

REVISED TERMS AS OF 8/30/21

Rewards Dividend Checking monthly service charge (if balance goes below \$1,000)	\$5.00/\$2.00* , decreasing from \$10.00/\$7.00*
Renew Checking monthly service charge	\$5.00 , decreasing from \$10.00
Stop pay fee/ACH stop pay fee	\$28.00 , increasing from \$25.00
International outgoing wires	\$40.00 , increasing from \$35.00
Check and ACH payment returned fee per transaction	\$28.00 , decreasing from \$34.00
Per hour change for research/reconciliation services	\$25.00 , increasing from \$20.00
Item paid in overdraft fee (Courtesy Pay) Negative account balance \$10.00 or more	\$28.00 , increasing from \$26.00
Overdraft Protection - daily limit of fees	\$140.00 , decreasing from \$154.00

*\$3 eStatement rebate applies.

HCU Investment and Insurance Services Moving to 29th and Main

Financial planning and investing have become increasingly important to the financial success of our members. To make these services more convenient for our members, HCU Investment and Insurance Services will be moving their Hutchinson offices to the 29th and Main branch of Heartland Credit Union.

HCU Investment and Insurance Services has experienced substantial growth in both members and staff, over the past few years. Having started with two employees, they have now expanded to a staff of five. Moving to the new office will be **MONTE W. CROSS**, President, **VIC EDWARDS**, Financial Consultant, **MERCEDES RANGEL**, Insurance Specialist, and **BROOKE VANDEGRIFT**, Administrative Assistant. The move will provide members with a more convenient place to meet with their Financial Consultant or insurance professional and allow for future growth of HCU investment and Insurance Services.

Heartland Credit Union members will still be able to visit with

an HCU staff member through a Connections suite located inside the branch, just like other HCU locations. Cash withdrawals and deposits will also be available through the 24-hour ATMs located in the 29th and Main drive-thru. However, operations as a stand-alone HCU branch will end on July 9, 2021.

Branch Manager **LESLIE SHEA** will take over as our HCU Salthawk Center Manager at Hutchinson High School. Outside of school hours, Leslie will serve in a Business Development role, focused on our Hutchinson market. **ALLISON LINK**, Teller, and **AMBER WITT**, Member Connection Specialist, will remain in their current roles within our Reno County locations.

After a light remodel, HCU Investment and Insurance Services will begin seeing members in the new office on Monday, August 2, 2021.

For more information about the changes to the 29th and Main Branch, visit www.hcu.coop/move.

Digital Banking Upgrade Coming Soon

Get ready for a digital banking reset! This fall, we're launching our all-new HCU Digital Banking. It'll have the all the features you love about HCU Online and Mobile Banking—fingerprint login, InstaCheck mobile check deposit, external transfers, Bill Pay—plus new future forward features to make managing your money simpler and stress-free. It's the Heartland Way.

UPDATE YOUR CONTACT INFORMATION

Be sure your email address is current in HCU Online or Mobile Banking to get the notifications throughout the Digital Banking Upgrade. Learn more at hcu.coop/upgrade.

Get Involved in Your Credit Union

Accepting Volunteer Nominations Through July 31, 2021

Our Board of Directors and Committees are made up of members who volunteer their time to make sure your credit union is secure, viable, and doing what is best for our membership. Volunteers are elected by the membership to serve as stewards, who wisely and unselfishly make policy decisions. Because of our not-for-profit orientation as a credit union, the focus is on people and not just profit.

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 2022-March 2025. The Board of Directors will have two open positions, and the Supervisory Committee will have one open position. 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 3 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 the HCU website: www.hcu.coop/about-us/volunteers or contact Executive Assistant Kris Pfister at kris.pfister@hcu.coop or 620-669-0177 ext. 216.
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.
- The 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% 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.

Financial Summary as of March 31, 2021

Assets	\$443,036,807
Shares, Certificates	\$385,069,137
Loans Outstanding	\$361,462,195
Total Capital	\$39,415,288

Upcoming Notable Dates

BRANCHES CLOSED

Independence Day	Mon., July 5
Labor Day	Mon., Sept. 6
Columbus Day	Mon., Oct. 12
Veterans Day	Wed., Nov. 11
Thanksgiving	Thu., Nov. 25

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.

Find Us on Social Media

 LIKE us on Facebook
@heartlandKS

 FOLLOW us on Instagram
@heartlandway

 FOLLOW us on Twitter
@HeartlandWay

Rangel Joins HCU Investment and Insurance Services

Monte W. Cross, President of HCU Investment and Insurance Services is proud to announce **MERCEDES RANGEL** has joined the company as an Insurance Specialist.

As Insurance Specialist, Rangel will provide Medicare Supplement, Life, Long-Term Care, and Disability insurance to current and new HCU Investment and Insurance Services' members.

"I'm excited to have Mercedes on board to serve current and future members," said Monte. "She has a passion for helping people and the experience to make sure our members will get the right

solution for their needs."

Before joining HCU Investment and Insurance Services, Mercedes was with Kansas Life Insurance Agency, where she provided Medicare Supplement and Life insurance to clients across Kansas. In her spare time, Mercedes enjoys hiking, working out, and playing sports.



Mercedes Rangel
Insurance Specialist
620.669.0177 ext. 124



OUR NAME SAYS IT ALL.

INVESTMENTS, INSURANCE, AND SERVICES.

- Mutual Funds
- Stocks and Bonds
- Annuities
- Portfolio Evaluations
- Small Business Retirement Plans
- Retirement Planning
- Insurance Services
- Life
- Disability
- Long-Term Care
- Great Service. We're as close as your nearest HCU location.



Monte Cross
President, HCU I&I
620.669.0177 ext. 107



Vic Edwards
Financial Consultant
620.669.0177 ext. 264



Steve Freeberg
Financial Consultant
316.252.8259 ext. 134

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 HCU Investment and Insurance Services **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using HCU Investment and Insurance Services, 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 HCU Investment and Insurance Services. Securities and insurance offered through LPL or its affiliates are:

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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