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It's the Heartland Way.

SUMMER 2024

Heartland **SHARES**

www.hcu.coop/auto

Branches

E BRANCH

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



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\$10,000 in Education Scholarships Awarded



Ray Dilts



Gabrielle Emmons



Aiden Kendall



Rebecca Schlosser

We are delighted to announce that HCU has awarded \$10,000 in scholarships to four deserving students: Ray Dilts, Gabrielle Emmons, Aiden Kendall, and Rebecca Schlosser. Each recipient will receive \$2,500 to support their college education and career aspirations.

MEET THE SCHOLARSHIP RECIPIENTS

- **RAY DILTS**, of Sedgwick, is homeschooled and will graduate high school in 2025. Dilts is attending the Welding program at Wichita State University.
- **GABRIELLE EMMONS**, of Potwin, is a 2024 Remington High School graduate. Emmons will attend Butler County Community College to study psychology.
- **AIDEN KENDALL**, of Newton, is a 2021 Newton High School graduate. He is studying emergency management at Kansas Wesleyan University.
- **REBECCA SCHLOSSER**, of Moundridge, is a 2022 Moundridge High School graduate. Schlosser is studying English at Sarah Lawrence College.

“At HCU, we want to help fulfill our members’ dreams of a better future. Our scholarship program is just another way we do that,” says HCU President/CEO Dan Springer. “We congratulate Ray, Gabrielle, Aiden, and Rebecca; and we wish them the best of luck in their future endeavors.”

The HCU Education Scholarship program, now in its eleventh year, has awarded a total of \$65,000 to our members. Eligible recipients must be full-time students and can apply the scholarship towards any accredited college, university, or technical school.

We are proud to support our members in their educational journeys and look forward to seeing all they will achieve.

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.

Get Involved in Your Credit Union

Accepting Volunteer Nominations through July 31, 2024

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 2025-March 2028. 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 www.hcu.coop/volunteers or contact Executive Assistant Kris Pfister at 620.888.6516 or kris.pfister@hcu.coop .
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% 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.

Welcome New Supervisory Committee Member



Jeremy Hoover

We are thrilled to announce **JEREMY HOOVER** as our most recent addition to HCU's Supervisory Committee.

Jeremy was born and raised in the heartland of Greensburg, Kansas. Driven by a passion for technology and law enforcement, Jeremy's career path has been a testament to his dedication. Over the past 26 years, he has been fully immersed in the world of information technology, while also serving as a part-time deputy sheriff in Kiowa County, Kansas for 16 years.

In December 2017, Jeremy took on a new challenge in his career journey, joining the Kansas Law Enforcement Training Center and the University of Kansas as the Technology Manager for the Yoder campus. Here, he brings his experience and expertise to the forefront, shaping the next generation of law enforcement professionals and contributing to the advancement of knowledge in his field.

Jeremy's deep commitment to technology and community will be an asset to HCU's Supervisory Committee. Welcome, Jeremy!

NOW OFFERING

Tap to Pay



 **Heartland**
CREDIT UNION

Kate S.
Member since 2020

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 Woleslagel

Supervisory Committee

Deb Hammond, Chair
Roger Clark, Jeremy Hoover, Brent Knoche, and Rebecca Wichert

Financial Summary as of March 31, 2024

Assets	\$632,206,344
Shares, Certificates	\$543,550,126
Loans Outstanding	\$527,630,357
Total Capital	\$54,108,454

Upcoming Notable Dates

BRANCHES CLOSED

Independence Day	Thur. July 4
Labor Day	Mon., Sept. 2
Columbus Day	Monday, Oct. 14
Veterans Day	Mon., Nov. 11

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.

Insurance Specialist Sara Stucky Joins Heartland Wealth Strategies

Welcome Insurance Specialist **SARA STUCKY** to our Heartland Wealth Strategies team in Maize! Our insurance experts are here to help guide you in making well-informed decisions to suit your needs and financial goals. At Heartland Wealth Strategies, we offer comprehensive insurance solutions including Medicare Supplement, life insurance, prescription drug plans, and long-term care insurance.

Find out more at www.hcu.coop/insurance or contact Sara at 316.221.8723.



Sara Stucky
Insurance Specialist

Plan wisely.

You won't get a do-over.



Monte Cross
President



Arika Morrell
Wealth Planner



Justin Carlson, CFP®
Wealth Planner

A successful retirement in the future can often depend on having a solid plan now.

If your money isn't working as hard as you are, it may be time to act—there are no do-overs in retirement planning. Now is the time to consider developing a strategy that can help you work toward your financial goals. We specialize in providing comprehensive, personalized financial guidance with the goal of maximizing every remaining moment of the retirement countdown.

SCHEDULE AN APPOINTMENT

No matter where you are in life, our wealth management team will create manageable strategies to help you strive for your financial goals. Contact us today to learn more: 800.428.8472 or visit www.hcu.coop/hws.

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 Credit Union Guaranteed

Not Credit Union Deposits or Obligations

May Lose Value