

\$5 OVERDRAFT FEES



Movie night mooch
your moola?

SPRING 2022

Heartland **SHARES**

Reduced overdraft fees.

It's the Heartland way.

Federally insured by NCUA



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 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.

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 students and Staff of HHS

HCU President & CEO

Dan Springer

Board of Directors

Rex Christner, Chair
Caroline Phelps, Vice Chair
Kendal Pulliam, Secretary Treasurer
Sheila Meggers, John McCannon, Mark Woleslagel

Supervisory Committee

Ed Howard, Chair
Roger Clark, Deb Hammond, Mike Juby, Shandi Stallman



Board Appoints Volunteers

BOARD OF DIRECTORS



Sheila Meggers

She currently serves as the Director of Finance at USD 308 Hutchinson Public Schools.

After graduating from Hutchinson Community College and Wichita State University, Sheila taught at Morgan Elementary, Hutchinson High School, served as an assistant principal at Hutchinson High School, and then a K-8 principal in USD 267 Renwick. She also holds a Master's Degree in Educational Leadership from Fort Hays State University and earned a School District Leadership license through Emporia State University. Sheila and her husband Scott have three daughters: Katlyn, Makenzie and Hailey. She enjoys spending time with family, running, and participating in community activities.



John McCannon

a Juris Doctor degree from Washburn

SHEILA MEGGERS, a lifelong Hutchinson resident, is an educational leader with nearly 20 years of experience.

SUPERVISORY COMMITTEE



Roger Clark

in Biology, and a PharmD from University of Kansas School of Pharmacy. He currently serves as an Emergency Department Pharmacist at Hutchinson Regional Medical Center as well as part time at the Hutchinson Clinic Retail Pharmacy.

Roger spent his youth on a small family farm and ranch in the beautiful North Central Kansas area raising crops and cattle. He enjoys returning regularly to assist his parents with harvest and caring for the cattle. Roger and family moved to the Hutchinson area in 2010. In his free time, he enjoys working on home improvement projects, walking the family dog, and has recently taken an interest in Jiu Jitsu.

ROGER CLARK earned a bachelor's degree from Fort Hays State University with a major in Chemistry and minor

Hassle-Free Home Loans

It's the Heartland way.



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Lower Overdraft Fees Delivers Relief

In January, HCU lowered overdraft fees from \$28 to only \$5. We're proud to be the first credit union in Kansas to lower overdraft fees to this level and are excited to bring this benefit to our members.

"Delivering solutions to our members doesn't always look like a new car or new house," states Dan Springer, President and CEO. "Sometimes it's helping members out when they need it most, keeping them out of a downward financial spiral. As their financial partner, we shouldn't penalize them when they make a small mistake."

The credit union's growth and gain in efficiencies over the past several years put Heartland in the position to be able to make this bold move. At Heartland, we see the positive impact we can have on members' lives by working with them through their struggles. By lowering the overdraft fee to just \$5, we can help even more members, many of whom are financially vulnerable and can't afford high overdraft fees. Ultimately, this is the difference between member-owned institutions and stockholder owned institutions;

we are sharing our success and making our decisions with our owners in mind.

Springer continues, "A checking account can be the most important financial tool our members have. It's how many receive their paycheck, pay bills, and purchase the things they need. By lowering overdraft fees, we can truly provide a safety net for our members as they manage their finances. When combined with early access to their direct deposits, we are doing everything possible to help our members achieve financial stability and success."

Members still have access to Overdraft Protection, which includes an Overdraft Line of Credit and Share Transfers. Along with lowering our overdraft fee, Heartland is also lowering the Overdraft Line of Credit transfer fee from \$4 to \$2.

So whether a member finds themselves in a financial bind or they simply made a mistake and didn't get funds transferred to their account in time, our friendlier overdraft fees will allow Heartland to help members when they need it the most.

New Faces at Heartland Credit Union

Heartland is proud to announce four new hires: Daijah Fuller, Account Resolution Manager; Michael Lizalde, AVP of Member Experience; Steven Swigart, Hays Senior Branch Manager; and Christina Young, Accounting Manager.



Daijah Fuller

DAIJAH FULLER joined Heartland Credit Union as our new Account Resolution Manager. In her role, Fuller will lead the collections department, educate members on building their credit, partner with members to find solutions for debt resolution, and ensure the credit union's assets are protected.

Fuller brings extensive experience from her previous role at Portfolio Recovery Associates in Hutchinson, where she worked for eight years. She began her career at Portfolio Recovery Associates as a Collection Representative and grew into the role of Operations Manager. Her background will greatly help her as she assists HCU members and leads her team.



Michael Lizalde

MICHAEL LIZALDE rejoined Heartland as our AVP of Member Experience. He previously worked at Heartland from 2002 to 2012, and he has several years of experience as Branch Vice President at a local financial institution. Most recently, Lizalde served as General Sales Manager at Midway Motors in Hutchinson. Lizalde studied Business Administration at Hutchinson Community College.

As HCU's AVP of Member Experience, Lizalde will lead our consumer lending department; work with staff to ensure

members receive outstanding service; and assist in developing policies, procedures, and standards for retail lending, deposit, and account opening.



Steven Swigart

their financial needs.

STEVEN SWIGART has joined Heartland as Senior Branch Manager in preparation for our merger with Farmers Credit Union in Hays, KS. Swigart will promote growth and business development in the Hays community. He will also lead the branch staff in day-to-day responsibilities and help members find the right solutions for

Swigart has more than 15 years of experience working in financial services. Most recently, he worked as a Retail Banking Coordinator, overseeing several branch locations. He has also served as a Branch Manager and has several years of mortgage lending experience. In addition, Swigart brings more than 10 years of human resource expertise and has a Bachelor of Science in Psychology.



Christina Young

CHRISTINA YOUNG joined Heartland Credit Union as our new Accounting Manager. In her role as Accounting Manager, Young will oversee all aspects of Heartland's accounting functions, including general ledger, accounts payable and receivable, fixed asset, cost accounting, and ACH/Draft processing.

Young has a Bachelor of Business Administration in Accounting from Friends University. She has nearly 15 years of accounting experience, including eight years of accounting in financial services.

Financial Summary as of December 31, 2021

Assets	\$477,603,883
Shares, Certificates	\$411,569,263
Loans Outstanding	\$406,049,045
Total Capital	\$46,616,412

Upcoming Notable Dates

BRANCHES CLOSED

Memorial Day	Mon., May 30
Juneteenth	Mon., June 20
Independence Day	Mon., July 4
Labor Day	Mon., Sept. 5

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.

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Heartland Wealth Strategies Open House and Ribbon Cutting



A special thank you to the Hutch Chamber and their ambassadors for helping us celebrate our new name and office. Our wealth strategies team is ready to help you plan for whatever wealth means to you!

HCU Investment and Insurance Services began the year with a new name: Heartland Wealth Strategies. The new name speaks to the goals we have for those we work with, plus the informed and diligent process we take when helping plan their financial future.

MONTE W. CROSS, President of Heartland Wealth Strategies stated, "Over the past 24 years, our company has provided investment advice and insurance products to many Heartland Credit Union members, helping them improve their financial outlook. The name Heartland Wealth Strategies better reflects the vision we have for our client's success and the approach we use to help them pursue their personal and financial goals."

Heartland Wealth Strategies invited members to stop by their new Hutchinson office for an Open House and ribbon cutting. Guests enjoyed free refreshments and lunch, met with the Heartland Wealth Strategies team, and registered for prizes.

Heartland Wealth Strategies offers a full suite of investing and wealth management services, including Mutual Funds and Stocks, IRAs, Money Market Funds and Annuities. Life insurance, Long-Term Care Insurance, and Medicare Supplement Insurance are also available to help provide peace of mind for our clients and their family members.

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:

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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Stop by Heartland Wealth Strategies' new location at the 29th and Main branch in Hutchinson.