

The Heartland 2011 *Bulletin*

Rewards....

The previous relationship program will be discontinued May 1, 2011. At Heartland Credit Union, our goal is to provide our members with a rewarding experience. That's why we're introducing a new structure that allows the flexibility to offer rewards more often and to add new rewards throughout the year.

Please watch for new rewards throughout the year. If you have any questions about the new structure, please contact a Member Service Officer. Also, please be sure to review the fee and rate sheet on the inside page.

More ways to earn rewards each time you use your Heartland Credit Union Check Card

Cash Back

When you use your HCU Check Card, choose "Credit" when paying for your purchase. The purchase will be deducted from your checking account just like writing a check. Many merchants will try to direct you to enter a PIN, but you should have the option to hit "cancel" when asked for your PIN#, and the optional screen to sign for the transaction will appear. So when you are given a choice, choose "credit" and earn some extra money!

Members will earn 0.40% of their monthly signature-based transactions back! For example, if you spent \$1500, you've made \$6.00. This is free money! All you have to do is what you've been doing already - using your HCU Check Card.**

*** This account is subject to change at any time. All qualifying checking accounts must have E-statements and Home Banking with Heartland Credit Union. Any monthly amount less than \$1.50 will not be awarded to the members account. The maximum monthly reward will be \$15.00. The reward will be posted to the members account within the first 10 business days of the following month. Other conditions may apply.*



Prewards®

Enjoy Special Offers from your favorite merchants by using your Check Card. Prewards® are electronic merchant offers sent to cardholders. Cardholders redeem Prewards® by using their card at the merchant location.

How does it work?

Step 1: Sign up for Prewards® by registering your card at www.hcu.org.

Step 2: Receive email alerts or text messages with Prewards® offers

Step 3: Go to participating merchants and use your check card to redeem your Prewards®! You will automatically receive a message to confirm your Preward® was redeemed.

Annual Meeting

CANDIDATES ELECTED at Annual Meeting

The 65th Annual Meeting was held Tuesday, February 22, at the West White Oaks facility. The 2010 Annual Report was presented and the following Board members were elected for three-year terms:

- Jay Boor
- Edward Gvazdinskis
- Dennis Taylor

Congratulations and thank you to our Board members who so generously volunteer their time and talents to serve the members of HCU.

Drivers License Plate Stickers

As an added convenience, members can now purchase Driver License Stickers at the teller line of any lobby location. There is a \$5.00 service fee in addition to the price of the sticker. You must present your registration form and driver's license in order to purchase a sticker.

IRA IMPORTANT NOTIFICATION for IRA Owners

If you own an IRA at Heartland, it is important to keep us informed of any change to your designated beneficiaries. Please call (217) 726-8877 or visit one of our lobby facilities if you wish to verify or change your designated beneficiaries.

Attention Check Card Holders

Members who have a Heartland Credit Union Visa Check Card will receive a new MasterCard Check Card. More information will be mailed directly to card holders in the next few weeks.

Insurance

Insurance for the Unexpected



One thing is certain in life - life is always finding new ways to surprise you. To help your insurance keep up, Heartland Credit Union is proud to have in-house Independent Agents ready to help you manage your risk. Why Independent Agents? Unlike their counterparts, Independent Agents are able to tap into the resources and expertise of multiple insurance companies. From home to auto to business, you get more options, and more ways to create the insurance plan that is right for you. There are other benefits as well. In addition to the potential premium discounts for being a Heartland Credit Union member, Independent Agents are free to give you objective advice with no strings attached. A good agent has the ability to find the policy that meets your needs leaving you with no worries that there might be a better policy out there. And perhaps best of all, Independent Agents also keep insurance companies on their toes. Insurance companies never forget that Independent Agents are not obligated to choose a certain company's policy. Insurance companies specializing in doing business with Independent Agents never stop looking for ways to make their policies even better, more efficient, and more competitive for your specific needs. So to make sure your insurance plan stays updated, be sure to talk to our Independent Agents, Nicole Broch and Amanda Skinner, and make sure you are ready for whatever life throws at you next.

To schedule an appointment with our dedicated Independent Agents call (217) 726-8877.

More Surcharge Free ATMs

We are excited to announce that Heartland Credit Union members can enjoy more surcharge free ATMs than ever before. In addition to the surcharge free CO-OP ATM's, members can now access Fifth Third Bank ATMs - Jeanie Network without incurring a surcharge fee.

- Locate the nearest surcharge free CO-OP ATM by calling toll-free 1-888-SITE-COOP (1-888-748-3266), downloading the iPhone app or texting your location or zip code to MYCOOP (692667). You have fee-free access to your HCU accounts at any of the 28,000 CO-OP ATMs nationwide.
- Locate the nearest surcharge free Fifth Third Bank ATM, by visiting <https://www.53.com/atm/branchatm>. You have fee-free access to your HCU accounts at more than 300 Fifth Third ATM network locations in Illinois and 2,000 more throughout the United States.



Scholarship Forms Now Available

The Alice Newquist Memorial Scholarship drawing will take place Friday, May 6, 2011. Any current teen club member (age 13-18) currently enrolled or planning to attend a parochial school or college, is eligible to enter our random drawing. This scholarship provides three one-time \$500.00 scholarships for a recipient attending either high school or college. The student must maintain both conduct and academic standards of the school. Eligible students must complete this form or stop by any of our facilities to pick up a registration form. One entry per student. The deadline for registration is Friday, April 29, 2011.

Alice Newquist Memorial Scholarship REGISTRATION FORM

| |
|----------------------------------|
| Student's Name |
| Parent or Legal Guardian |
| Name of College/Parochial School |
| Account Number |

debtinfofocus

Added Member Benefit

Heartland Credit Union is pleased to offer an anonymous debt assessment tool "Debt in Focus". After answering a few questions about your income and current debts, a simple financial analysis will provide a wealth of information – including debt to income ratios, debt payment schedules and suggested personal action strategies to help keep your finances moving forward. Within minutes, you will receive a complete analysis of your financial situation...without the discomfort of disclosing any personal identifying information. Best of all, it is free for members! To access Debt in Focus, visit www.hcu.org.

Thank you for voting Heartland CU the best credit union in the SJR Readers' Choice Awards.

The Heartland Bulletin

Privacy Policy....

| FACTS | WHAT DOES HEARTLAND CREDIT UNION DO WITH YOUR PERSONAL INFORMATION? |
|--------------|---|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Account balances and transaction history • Credit history and credit scores When you are no longer our member, we continue to share your information as described in this notice. |
| How? | All financial companies need to share members' personal information to run their everyday business. In the section to follow, we list the reasons financial companies can share their members' personal information; the reasons Heartland Credit Union chooses to share; and whether you can limit this sharing. |

TO LIMIT OUR SHARING –Call (217)726-8877

Our Member Service Officers will assist you.

Please note: If you are a new member, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our member, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call (217)726-8877 or go to www.hcu.org.

What we do

How does Heartland Credit Union protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Heartland Credit Union collect my personal information?

We collect your personal information, for example, when you:

- Open an account or apply for a loan
- Use your credit or debit card or make deposits or withdrawals from your account
- Pay your bills or apply for insurance

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- Sharing for affiliates' everyday business purposes—information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choices will apply to everyone on your account.

| REASONS WE CAN SHARE YOUR PERSONAL INFORMATION | DOES HEARTLAND CREDIT UNION SHARE? | CAN YOU LIMIT THIS SHARING? |
|--|------------------------------------|-----------------------------|
| For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes— To offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes— Information about your transactions and experiences | No | We don't share |
| For our affiliates' everyday business purposes— Information about your creditworthiness | No | We don't share |
| For our affiliates to market to you | No | We don't share |
| For non-affiliates to market to you | Yes | Yes |

rev. 1/2011

DEFINITIONS

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

Heartland Credit Union has no affiliates.

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

Nonaffiliates we share with can include:

- Mortgage companies
- Insurance companies
- Direct marketing companies

Joint marketing

A formal agreement between nonaffiliated financial companies that together market products or services to you.

Our joint marketing partners include:

- Insurance companies

Fee Statement and Schedule Sheet Effective May 1, 2011

This Fee Statement and Schedule Sheet for all accounts set certain conditions, fees, and charges applicable to your accounts at Heartland Credit Union. This schedule is incorporated as part of your account agreement with Heartland Credit Union. The following fees may be assessed in condition with your account.

Personal Checking Accounts

| | |
|---|--|
| Monthly Checking Fee | None |
| Second Chance Checking Fee | \$5.00/month |
| Overdrawn Transfer Fee | \$3.00 |
| Copy of Check | \$2.00 |
| Return Item Fee or Courtesy Pay | \$35.00 |
| Stop Payment Fee | \$15.00 |
| Checking Daily Overdrawn Fee | \$5.00/day |
| Overdraft Line of Credit | \$30.00 annually |
| Business Checking Account | \$10.00/month <i>(Fee waived on accounts with a balance of \$10,000 or greater)</i> |

ACH

| | |
|---|---------|
| ACH Return Item Fee or Courtesy Pay | \$35.00 |
| ACH Transfer Fee | \$3.00 |
| ACH Stop Pay Fee | \$15.00 |

ATM

| | |
|--|------------------------------|
| ATM Transaction Fees <i>(Non-Co-Op Network)</i> | \$1.00/transaction after six |
| ATM Transfer Fee | \$3.00 |
| ATM Overdrawn Fee or Courtesy Pay | \$35.00 |
| Check Card Replacement Fee | \$5.00/card |

Miscellaneous Account Fees

| | |
|---|--|
| Coin Machine Fee | \$1/increments of \$25 – First \$50 are free |
| Guaranteed Check Fee <i>(more than 2 per month)</i> | \$3.00/check |
| Incoming Wire Fee <i>(Domestic)</i> | \$10.00/each |
| Incoming Wire Fee <i>(International)</i> | \$10.00/each |
| Outgoing Wire Fee <i>(Domestic)</i> | \$20.00/each |
| Outgoing Wire Fee <i>(International)</i> | \$40.00/each |
| Regulation D Fee | \$5.00/violation |
| Account Closure Fee | \$5.00 <i>if closed within 60 days of opening</i> |
| Account Research Fee | \$20.00/hour |
| Check Cashing Fee <i>(members 18 and older with either an account relationship of \$100 or less or no existing loan/VISA)</i> | \$5.00 or 2% of check <i>(Whichever is greater)</i> |
| Membership Fee | \$1.00 |
| Daily Overdrawn Account Fee | \$5.00/day |
| Inactive Account Fee <i>(No Transactions in last 12 months and a balance of less than \$500)</i> | \$5.00/month |
| Guaranteed Check Stop Pay Fee | \$15.00/each |
| Levy or Garnishment Fee | \$50.00 |
| Collection Items – In | \$15.00/each |
| Collection Items – Out | \$15.00/each |
| Bad Address Fee | \$1.00/month |
| Cash-Only Accounts | \$5.00/month |
| Courtesy Pay Fee | \$35.00/each |
| Return Deposit Fee | \$5.00 |
| Loan Coupon Book Fee | \$5.00 |

Fee changes effective May 1, 2011

- Courtesy Pay/Return Item Fee
- Regulation D
- Outgoing wire
- Return Deposit Fee
- Overdraft Line of Credit
- Incoming Wire
- Loan Coupon Book Fee

