

Get ahead of your debt

Let's do it together!

When you're ahead of your debt, you have more financial freedom and flexibility. You don't have to worry about making monthly payments or accumulating interest, which means you can use your hard-earned money for things you really care about, like experiences, investments, or saving for the future. Being debt-free also gives you peace of mind, reducing stress and allowing you to focus on your goals without the burden of financial obligations.

This is where a trusted, national nonprofit like GreenPath® comes in. To reduce stress, it's helpful to get advice and an action plan to get you on track to pay off debt and build a healthy financial life.



Free debt counseling is available

Overwhelmed with debt? As a national nonprofit focused on financial wellness, GreenPath is ready to help. Our professional and compassionate financial experts are here to help each person find the solution that works best for them.

GreenPath offers free credit counseling and debt counseling to help ease your financial stress, address your financial concerns, and develop a plan for living a financially healthy life. Our NFCC-certified counselors will help you:

- Understand your financial situation and goals
- Explain your debt management options
- Offer recommendations for how to get out of debt
- Develop a personalized action plan to meet your goals



Candidates Elected at Annual Meeting

Our 79th Annual Meeting was held Tuesday, Feb. 25, at our West White Oaks facility.

The 2024 Annual Report was presented, and the following Board members were elected for terms that will expire in 2028.

- Lisa Flynn
- Richard Sgro
- Steve Trutter

Thank you to our Board members for generously volunteering their time to serve the members of Heartland Credit Union.

APRIL 2025 *Newsletter*



HEARTLAND
CREDIT UNION
Bank like You own the Place.

President and CEO, Tom Lex Announces His Retirement

Tom Lex, President and CEO of Heartland Credit Union, is set to retire in February 2026 after a distinguished 45-year career with the organization. He will continue in his role until his retirement in February 2026. Expressing his appreciation, Mr. Lex stated, *"It has been a privilege to serve our members for more than 45 years. Throughout this journey, I have been fortunate to work alongside an outstanding board and dedicated staff, whose commitment and teamwork have made our success possible."*

Joining Heartland as a Teller in 1980, Lex rose through the ranks to various management positions and became President in February 2014, succeeding Ed Gvazdinskas. In recognition of his significant impact on the credit union community, Lex was inducted into the Illinois Credit Union Hall of Fame in 2023. Jane Kiel, Chair of the Board of Directors, praised Lex's contributions, stating, *"Tom's commitment to the credit union, its staff, and the wider community has played a vital role in our success and has set us on a path for future growth. We are grateful for his dedication and wish him all the best in his retirement."*

Under Lex's leadership, Heartland Credit Union has witnessed extraordinary growth, with assets increasing from \$231 million in 2014 to over \$500 million by February 2025. He has guided the organization through numerous changes and capitalized on growth opportunities, increasing membership from 26,000 in 2014 to more than 33,000 today.

Lex's dedication to the credit union community is apparent through his extensive involvement, including board positions with the Sangamon Valley Chapter of Credit Unions, the ICUL Foundation, and the Credit Union Political Action Council. He has also served on various community boards. Reflecting on his career at Heartland Credit Union, Lex shared, *"I am thankful for the chance to serve our members and hope our efforts have fulfilled our mission to improve their lives."* Following his retirement, he looks forward to playing golf and spending more time with his wife, Tracey, children, and grandchildren.



The Heartland Credit Union Board of Directors will begin the search for the next President and CEO within the coming months.



IMPORTANT NOTICE:

Effective April 25, 2025, Heartland Credit Union will no longer participate in the CO-OP Shared Branching Network. To ensure your banking needs are still met, we encourage you to utilize our wide range of digital services available via phone, online, and mobile banking.

These include features such as Mobile Check Deposit, Free Bill Pay, E-Statements, and more.

Heartland Credit Union partners with MoneyPass and CO-OP networks to provide access to over 50,000 surcharge-free ATMs nationwide. To find an ATM near you, please visit our website at www.hcu.org.

Heartland Credit Union Will Never:

- Ask for your Online Banking password, card PIN, or 3-digit number (CVV) on the back of your card.
- Ask you for your personal information, unless you initiate contact or we complete a request for you.

If you receive unusual requests, do not provide any information. Please contact us directly!



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Raising financially-smart kids and teens just got easier.

Greenlight is the loved, trusted debit card and money app for kids and teens that helps families raise financially-smart kids and manage every day financial tasks- **and it is now available to you for free!**

Join 6+ million parents and kids ★ 4.8 stars with 240K App Store reviews

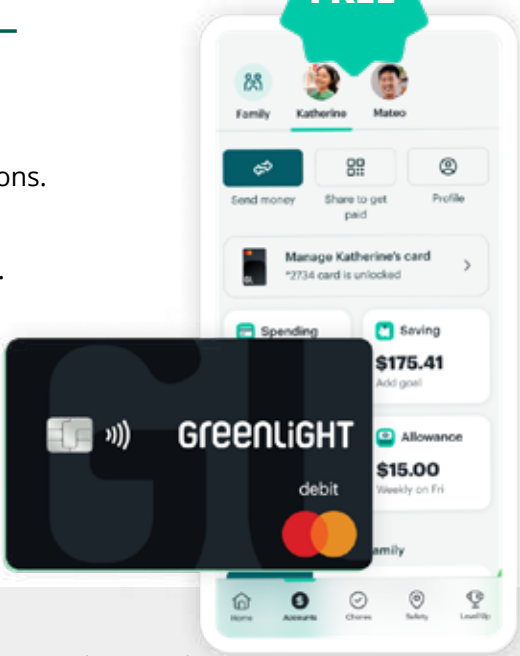
Enjoy the debit card and money app for kids and teens — and so much more.

- ✓ **Debit card and money app**
Send money instantly, set flexible controls, and get real-time notifications.
- ✓ **Chores and allowance**
Assign chores and automate allowance to streamline household tasks.
- ✓ **Savings goals**
Set savings goals for what they really want — and make them grow together.
- ✓ **Financial literacy game**
Kids play Greenlight Level Up™, the financial literacy game that makes money concepts easy to understand and fun to learn.



SCAN THE QR CODE TO GET STARTED!

The Greenlight card is issued by Community Federal Savings Bank, member FDIC, pursuant to license by Mastercard International.
*Heartland Credit Union members are eligible for the Greenlight SELECT plan at no cost when they connect their Heartland Credit Union account as the Greenlight funding source for the entirety of the promotion. Subject to minimum balance requirements and identity verification. Upgrades will result in additional fees. Upon termination of promotion, customers will be responsible for associated monthly fees. See terms for details. Offer ends 05/01/2026. Offer subject to change and partner participation.
Card images shown are illustrative and may vary from the card you receive.



Tracking your credit score is easier than ever!

Master your credit standing, with no purchase or credit card required.

- **CREDIT CONFIDENCE**
Never miss a thing with real-time security updates any time your credit file changes.
- **DAILY SCORE UPDATES**
Empower your financial decisions by accessing your score anytime and anywhere.
- **MONEY-SAVING OFFERS**
Turn your credit into an engine for financial achievement with personalized savings offers.
- **KEEP YOUR CREDIT SCORE FRONT AND CENTER**
Tracking your credit score is easier than ever—it can now be displayed right on your Digital Banking dashboard. By staying in touch with your score, report and monitoring updates, you put yourself in the best position to truly discover financial freedom.

Free, Ongoing Credit Score, Report and Monitoring powered by **savvymoney®**



Get a more complete view of your finances

With so many accounts, logins, and passwords, managing your money can get messy. Did you know that most consumers have at least five to seven different financial accounts?

That means up to:

- 7 different logins
- 7 different mobile apps
- 7 different lists of transactions
- 7 different ways to miss something!



Make it simple with a SINGLE VIEW of your financial accounts with MoneyMap

You can connect external accounts in a few simple steps and gain a more complete picture of your finances to better manage your money.

MoneyMap features:

- **Spending Tool** – Designed to help you quickly see where you’re spending your money without needing to manually sort or categorize transactions.
- **Budget Help** - Create your own budget or have MoneyMap create one based on your spending trends. The best budget options can also be recommended, based on how you currently spend your dollars.
- **Set Goals** - Get insights into your money habits and plan ways to meet your current or long-term financial goals.

Log in to connect your accounts today from our mobile app or our website **hcu.org**.



Up to \$10,000 available for the purchase of your home

Lower your borrowing costs

Heartland Credit Union can help lower your borrowing costs through the Downpayment Plus® Program*. Up to \$10,000 may be available to eligible homebuyers to use toward down payment and closing costs. Homebuyers must meet income eligibility requirements and:

- **Contribute at least \$1,000 to the purchase of the home**
- **Complete pre-purchase homebuyer education and counseling**
- **Live in the home as your primary residence**

Contact one of our loan officers today to see if you’re eligible!

*Downpayment Plus is a program from the Federal Home Loan Bank of Chicago. Restrictions apply. Please see the Federal Home Loan Bank of Chicago's website at www.fhlbc.com for complete requirements. "Downpayment Plus" is a registered trademark of the Federal Home Loan Bank of Chicago.