



HEARTLAND

CREDIT UNION

Bank like You own the Place.

Newsletter 2022

Student Loan Refinancing

Is your student loan grace period over?

Take control of your student loan debt by refinancing with Heartland Credit Union. Whether you're looking to **make your monthly payment more affordable** or want to **take advantage of currently low rates**, we can help! With a variety of rate and term options, you can make your student loans work for your financial goals. Visit hcu.org to refinance and save on payments.



Annual Meeting

CANDIDATES ELECTED at Annual Meeting

Our 76th Annual Meeting was held Tuesday, February 22nd, at our West White Oaks facility. The 2021 Annual Report was presented and the following Board members were elected for terms that will expire in 2025.

- **Tom Lex**
- **Richard Sgro**
- **Steve Trutter**

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

HCU's Scholarship Opportunities

Heartland Credit Union's Scholarship program is designed to acknowledge exceptional students throughout our field of membership. Heartland Credit Union will award **two \$1,000 scholarships** for the 2022-2023 academic year. Recipients are chosen based on their application and responses to a short answer question available on the application. All applicants must be a member of Heartland Credit Union's Teen or Grad Club.

Visit our website for more information and to print the 2022 application.

now hiring

Are you awesome and looking for a job? We're hiring!

Visit www.hcu.org to apply.

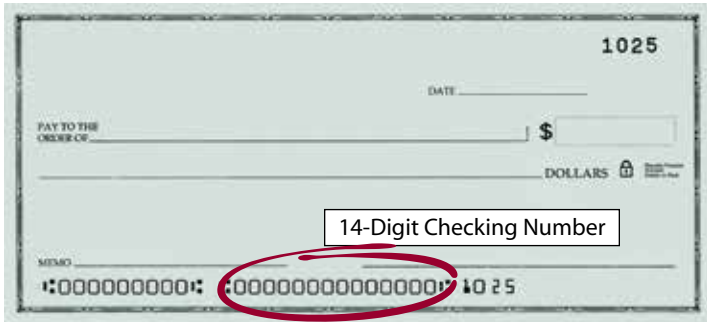


www.hcu.org • 217.726.8877

Check Orders and Online Payments

Verify the Numbers!

When ordering checks or making online payments on a merchant's direct site, please be sure to verify the numbers needed to complete the process.

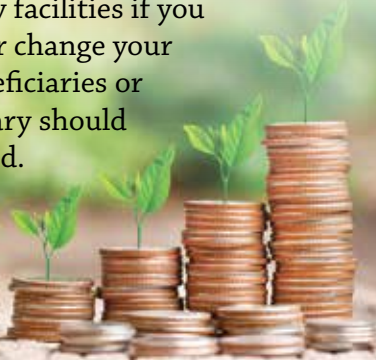


When you make a payment online, please use the 14-digit number displayed on your checks as the account number. To verify your 14-digit number displayed on your checks, please contact the phone center by calling **217.726.8877**.

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 or if your beneficiary should become deceased.



April Showers Bring... Bad Hair Days, Allergies, May Flowers and... Spring Maintenance!

A few helpful tips for spring:

- Check your basement sump pump.
- Clean out your gutters and downspouts.
- Check for damage to your roof from winter storms. During the spring and summer, get your roof inspected after major storms or hail to check for damage.
- Blow out your sprinkler systems and restart outdoor water sources.
- Uncover and check all exterior faucets for leaks or damage.
- Examine and replace extension cords that have become worn or damaged to avoid electrical fires.
- Repair cracked, broken or uneven driveways and walkways to prevent trips and falls.
- Clean lint buildup from the clothes dryer exhaust duct, damper and space under the dryer to prevent fires.

Contact Kate Birnbaum and Allie Hogan to be sure your home has the coverage it needs this spring!



Kate Birnbaum
kbirnbaum@hcu.org
217.793.9412



Allie Hogan
ahogan@hcu.org
217.726.1442

Follow us on Social Media!



[@heartland_cu](https://www.facebook.com/HeartlandCreditUnion)

Stay up to date on all things HCU!