



Heartland area Federal Credit Union

Better Rates. Better Service. Best Choice.

6111 N 72nd St. ■ Omaha, NE 68134 ■ 402-571-8444 ■ www.heartlandfcu.org

ANNUAL MEETING RECAP

The Credit Union had its 55th Annual Meeting on April 18, 2009. Thank you to the 148 members and 49 guests who were part of the festivities.

Those attending the meeting were eligible for door prizes. The winners are as follows:

Irene Purchase	Cy Willson
George Allen	Shelly Hagen
Steve Oliver	Ron Ross
Norma Morrison	Michael Johnson
Betty Pieper	Steve Horan
Frieda Johnson	Deb Allen-Moore
Chuck Baxley	David Purchase
Carol Buchanan	Liz Maycock
Bill Allen	Jason Gollobit
Mildred Nerz	Arlette Larsen
Judy Johnson	Fred Maycock
Bill Thompson	Bill Semin
Jessica Semin	Lois Andresen
Evelyn Johnson	Julie Heithoff

WANTED

YOU!

Refer a friend or family member and when they join the credit union you could **WIN A REWARD!**

REWARD

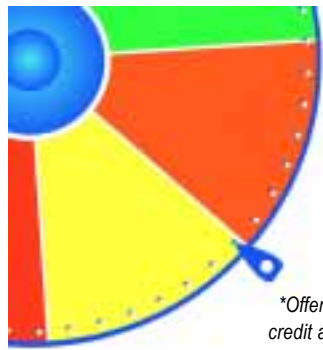
Nothing speaks stronger or rings truer than when our members spread the word about the credit union's wide range of financial products, great rates, and friendly service.

YES! There's a REWARD!

Win a \$30.00 Gift Card!

Refer a friend, coworker or family member to Heartland FCU and when they open a savings account, plus any other account (loan, checking, credit card, etc.) you'll be entered into a drawing to win a \$30 Visa Gift Card! Drawings will be held every other month - so the more people you refer, the better chance you have to win!

Mark your calendar for next year's meeting to be held on **Saturday, April 17, 2010** at the German-American Society (Main Hall).



Win & Spin LOAN SPECIAL

Get a great rate on a loan and be entered for a chance to **SPIN THE PRIZE WHEEL**. Four winners each month. Prizes include CASH or gift certificates!

*Offer good through July 31, 2009. \$1,500 minimum new money required. Subject to credit approval. Receive one chance for any qualifying loan between \$1,500.00 and \$9,999.00; two chances with a loan \$10,000 or more.



Deposits are insured up to \$250,000 by the National Credit Union Association, a U.S. Government Agency.

Get a Loan at Your Credit Union.

Get FREE \$20,000 Loan Protection Insurance.*

At Heartland Area FCU, we measure our success by the financial well being of our members. That's why when you take out a qualifying loan from your credit union, you will receive Loan Protection Insurance to cover your loan up to \$20,000.00 per loan in the event of your death.

Your credit union pays the premiums on your policy to help provide you with peace of mind and additional financial security. You won't find this kind of coverage and caring anywhere else.

*See the credit union for details.

DISCOUNT AMUSEMENT PARK PASSES AT YOUR CREDIT UNION!

These passports can be prepurchased at the credit union at a discount.

Worlds of Fun Adventureland



HOLIDAY CLOSING

Monday, Sept. 7th - Labor Day

Learn & Earn

Reward for Good Grades



Our young members (up to age 18) can earn up to a \$5.00 reward for good grades on their most recent report card.

Bring in your report card or mail us a copy before July 31st and you will receive \$1.00 for each "A", \$.50 for each "B", or \$.25 for each "C" (or equivalent grades).

Your total reward (up to \$5.00) will be deposited into your Heartland Area FCU Savings Account.

Students turning in good grades for their rewards are:

William Combs

Justin DeLaRosa

Jenny DeLaRosa

Ashley Vargo



HAFCU VISA CREDIT CARD

2.90% APR*

9.50% APR*

Introductory rate for first 4 months.

Then switches to regular rate (currently 9.50%)

Call 571-8444 Today To Apply!

Notice: Fee Adjustments

Effective August 1, 2009

Overdraft fee	\$25.00 per item
Insufficient Funds Fee	\$25.00 per item
Return item Fee	\$25.00 per item
Stop Payment Fee (Checks or ACH) ...	\$25.00 per item or series
ACH Overdraft Fee	\$25.00 per item
Debit Card Overdraft Fee	\$25.00 per item
ATM Overdraft Fee	\$25.00 per item
Garnishment/Levy Fee	\$25.00 per item
Pin Replacement Fee	\$3.00
Bad Address Fee	\$2.00 per piece
Dormant Account Fees	

- Savings - accounts that have been dormant for 6 months and have a balance less than \$50.00 will be charged a Dormant Account Fee of \$5.00 per month.
- Checking - accounts that have been dormant for 6 months and have a balance of less than \$120.00 will be charged a Dormant Account Fee of \$5.00 per month.