



Heartland area Federal Credit Union

Summer, 2010

Better Rates. Better Service. Best Choice.

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

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 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.

Mark your calendar for next year's annual meeting to be held on Saturday, April 16, 2011 at the German-American Society (Main Hall)



WHY YOU SHOULD HAVE A HEARTLAND AREA FEDERAL CREDIT UNION VISA CREDIT CARD?

1. No Annual Fee
2. Current rate is **8.00% APR**
3. **2.99%** Rate on All Purchases and Cash Advances for initial 6 months
4. Minimum payment of 3% of your balance
5. Payments can either be mailed, conveniently paid at the credit union, or payments can be transferred from your savings or checking account



We have no hidden agenda other than to provide you with the best credit card at the best rate with the least amount of fees. Call the credit union for more information at 571-8444.

ANNUAL MEETING RECAP

The Credit Union had its Annual Meeting on April 17, 2010. Thank you to the 141 members and 70 guests who were part of the festivities.

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

Mary Heithoff	David Purchase	Rosalie Hanson	Sharon Tindell
Jeri Ross	Marilyn Ramsey	Stuart Freburg	Terry Edison
Morrie Heithoff	Lorraine Schmidt	Gary Goehring	Vivian Langer
Joe Grychka	Michael Buchanan	Bill Thompson	Sue Young
Margaret Manson	Barbara Goolsby	Clayton Rhoads	Marc Gwennap
Spencer Bolter	Charles Hanson	Shirley Buchanan	Bob Barta
Patty Outhouse	Peyton Venneman	Sheridan Bolter	Anthony Rogers

If you have any suggestions, please talk to one of the volunteers that are listed below:

Board of Directors

Chairman, Sharon Williams
Vice-Chairman, Joe Grychka
Secretary, Ron Binienda
Treasurer, Ron Ross
Membership Officer, Jack Lang
Director, Rich Kolo
Director, Jim Tindell
Director, Margaret Righter
Director, Dan Bratton

Credit Committee

Chairman, Lyle Rhoten, Sr.
Committee Member, Carol Buchanan
Committee Member, Mary Heithoff

Supervisory Committee

Chairman, Dan Bratton
Committee Member, Walt Wilson
Committee Member, Liz Maycock
Committee Member, Mindy Dalrymple

NEW RULES FOR OVERDRAFTS

Some changes are coming in July as the result of new Federal Reserve rules. If a debit card transaction at an ATM or merchant will take you negative, you will have to opt-in (agree) to allow the credit union to use its standard overdraft practices before the transaction can be completed. This new opt-in rule applies only to debit card use at ATMs or merchants.

Heartland Area Federal Credit Union wants to provide you with the most convenient service possible on your account. You will be receiving in the mail or asked at the credit union to **fill out and sign the overdraft opt-in form and return the white copy to the credit union.** By signing this form and choosing to opt-in, the credit union will be able to continue to handle your account as we have done in the past.

If you decide not to opt-in, as of August 15, 2010, we will decline any transactions which overdraw your account by using your debit card for one-time purchases or through an ATM. These standard overdraft service rules do not apply to checks or automatic bill payments or ACHs.

If you have any questions regarding the Opt-In form or your Heartland Area Federal Credit Union account, please call us at 402-571-8444.

It's a beautiful day for a FREE ballgame... Let's Play Two!

Paraphrasing the Chicago Cub great Mr. Ernie Banks what could be better than watching a baseball game – watching two compliments of your credit union.



The Omaha Royals and your credit union have teamed up so that we could reward and thank our most valuable players – you our members. **Credit Union Member Appreciation Night at Rosenblatt Stadium** will take place on Saturday, July 24, 2010, when the Omaha Royals take on the Zephyrs from New Orleans at 5:35 p.m. for a double header.

The gates will open at 4:30 p.m. for members to begin enjoying an evening of the best in family, fun entertainment. The world-famous ZOOperstars! will perform throughout the game. Visit www.zooperstars.com for more information on the act and characters.

Credit union members may stop by the credit union to pick up their complimentary tickets beginning on Monday, June 14th. In addition to experiencing some of the best baseball around, the credit union will be hosting a number of events that night including a sign and banner contest, first pitch contest and money bag race. Be sure and look for additional details on each of these activities at the credit union or on the web.



PROTECTION FROM PHISHING SCAMSTERS!

Phishers are high-tech thieves using phone e-mails to hook you into giving them your financial and personal information by pretending to be a legitimate company.

They may urge you to “confirm” account information that has been “stolen” or “lost.” Or they may entice you to reveal personal information by saying you have won a special prize or earned an exciting reward.

Avoid getting hooked by following these simple rules!

- Be suspicious of e-mail that ask for personal or financial information.
- Check your monthly statements to verify all transactions, notify your credit union immediately of any erroneous or suspicious transactions.
- Be cautious of any business that contacts you to notify you of “problems” with your account, or entices you with prizes.



AND THE WINNERS ARE!

Congratulations to the winners of our coloring contest. Everyone did an excellent job so we awarded six winners a \$5.00 McDonald's gift card.

Javon Ellebb	Emily Righter
Vera Payne	Gerald Righter
Reilly Palmer	Luke Weberg

Thank you to all of our young members who participated. Everyone keep saving!

HOLIDAY CLOSINGS

Monday, July 5th
Independence Day