

January 2009

On the Back:

IRS DIRECT FOR
A FAST TAX
REFUND

MEMBER
HIGHLIGHT
HAROLD
CONNELLY

SUBMIT RECIPES
FOR COOKBOOK

eSTATEMENTS

IRA NOTICE



6111 N. 72nd St.
Omaha, NE 68134

Office (402) 571-8444
Fax (402) 571-0462
Toll-Free (866) 314-2328

www.heartlandfcu.org

Winter Specials

GREAT DEALS AVAILABLE

HOLIDAY LOANS!

Need a little help to consolidate your holiday bills?
No problem, how about a low-interest holiday loan.

**Borrow at least \$1,500 for 12 Months
at rates as low as**

9.9% APR*

*All offers available for a limited time with approved credit. Rates, terms & conditions are subject to change without notice. Specials may not be combined with another offer. Rates subject to individual creditworthiness. Estimated monthly payment per \$1,000 borrowed is \$89.88. Receive a FREE flashlight or ice scraper at the loan closing. Limit one per member.

**SKIP-A-PAYMENT
On Any Qualifying Loan**

Skip one loan payment anytime
between January 1st and December
31st. Pick up a coupon
(REQUIRED) at the credit union today.

There is a \$20.00 administration fee per loan. On vehicle loans, the loan balance cannot exceed the NADA retail/trade-in value at the time the loan is skipped. Excludes mortgages, home equity, insurance, one-pay, credit card and leased loans. You must complete and submit a Skip Loan Payment Coupon prior to your loan payment due date. Contact the credit union for details or to get your coupon.

ATTENTION ALL COOKS! We are collecting recipes for a statewide credit union cookbook called "Family Favorites." See page 2 for details on how to submit your favorite recipes.

ANNUAL MEETING

Saturday, April 18, 2009
German American Society (Main Hall)
3717 South 120th Street
Information will be mailed to you in March.

HAPPY HOLIDAYS



**VISA GOLD CREDIT CARDS
Available at Low, Low Rates**

Want a low rate credit
card that doesn't
charge you
an annual fee?
Come to your
credit union.



2.99% APR*

Introductory Rate for 4 Months

Subject to credit approval. Rate of 2.99% APR applies for first 4 months at which time it switches to the current rate. See credit union for complete details.

CREDIT CARD RATE ADJUSTMENT:

Your Heartland Area FCU Visa Credit Card rate has been adjusted to reflect changes in the Prime Rate. The new credit card rate as of January 2, 2009 is 9.50% APR. Any questions, please contact the credit union.

Getting a tax refund? You're eligible for direct deposit. **IRS DIRECT: QUICK, SAFE AND EASY**

Receive your refund up to 3 weeks earlier than by mail, eliminate the risk of a lost or stolen check, and no trip to the credit union to deposit your check.

When filing your taxes, simply include the credit union routing number (3040-8349-3) and your account number either marked for savings or checking.

MEMBER HIGHLIGHT:

Harold Connolley, World War II Veteran

Harold Connolley, a Veteran of World War II, was on a flight that went to Washington, D.C. on November 19, 2008. He was one of 750 veterans that were honored that day.

Harold has been a member of Heartland Area Federal Credit Union since March of 1954.

"The Credit Union has always been good to us," states Harold. "They helped us get a start when we needed anything for our family."

He has brought into our membership his children, grandchildren and great grandchildren. We would like to thank him for his longtime support.



We would also like to say "THANK YOU" to all of our Veterans.



ATTENTION ALL COOKS!

Submit your favorite recipe and help raise funds for Children's Miracle Network. Recipe forms are available at the credit union or online at www.heartlandfcu.org. Return it to the credit union by January 31st. The "Family Favorites" cookbook will be on sale at the credit union in time for Mother's Day.



Go GREEN with eSTATEMENTS - NOW AVAILABLE!

Online statements help eliminate paper clutter and give you electronic access to your HAFUCU statements. An eStatement is an electronic copy of your statement that includes the same information as your regular mailed statements. You will have immediate access to your statement information rather than having to wait for it in the mail. To find out more information, go to our website at www.heartlandfcu.org or call the credit union at 402-571-8444.

SPECIAL NOTICE ABOUT IRA ACCOUNTS

The December 31, 2008 ending balance is your fair market value. This balance is being furnished to the IRS. REMEMBER: Deposits to your 2008 Traditional, 2008 Roth IRA and 2008 Coverdell Education Savings must be received no later than April 15, 2009. Just as a reminder, beneficiary changes can be made at any time by filling out a new IRA designation form.



**NO FEE
ATMs**

WEST OMAHA

West Center Service Center - 15949 W. Center Rd.
Big Red Mini Mart - 13525 Millard Ave.
Rick's Convenience Plus - 2920 S. 120th St.
Convenient Food Mart - 1902 N. 144th St.
Tower Plaza - 499 N. 78th St.

NORTH & NORTHWEST OMAHA

Lane's Shell - 8724 N. 30th St.
All American Shell - 4219 N. 60th St.
K-N-J Grocery - 3301 California
K-N-J Express - 30th & Parker

PAPILLION

Brentwood Square
8006 S. 84th Street (Walk-up)

SOUTH OMAHA/BELLEVUE

Rite Way Food Plaza - 4334 S. 84th St.
D.J.'S - 6818 South 13th St.

COUNCIL BLUFFS

Atherton's 66 - 2900 W. Broadway
Lake Side Ampride - 4040 South Expressway
Madison Ave Ampride - 1836 Madison Ave.

CARTER LAKE

Phillips 66 - 1001 Locust Street

NO FEE ATMs

**Inside Many Walgreens
in Omaha, Lincoln & Iowa.**

Current list of ATM locations, logon to
www.heartlandfcu.org

HOLIDAY CLOSINGS:

Martin Luther King Day
January 19th

Presidents' Day
February 16th