



Heartland area Federal Credit Union

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



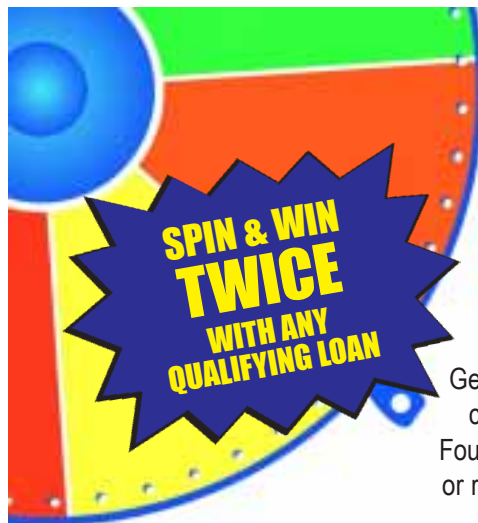
Our young members (up to age 18) can earn up to a \$5.00 reward for good grades on their most recent report card.

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.

HOLIDAY CLOSINGS

Monday, May 25th - Memorial Day
Saturday, July 4th - Independence Day



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 restaurant and entertainment gift certificates!

**Offer good through May 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. Four winners will be drawn monthly for a chance to spin the prize wheel.*

IMPORTANT Debit Card Information

On January 19, 2009 we had a conversion of our debit card program. We converted from a positive file transfer to now being "real time." This means that every transaction is immediately reflected in your available balance. This feature is especially valuable to members who have payroll and other automatic deposits to their account.

You will be assigned a Personal Identification Number (PIN) with your debit card. You will usually receive this number about 5 days after the card. You will need to use your PIN to take cash withdrawals at an ATM. (If you use the

Cash Corner machines, you will NOT be charged a fee). The amount available for cash withdrawals at ATMs has a daily limit of \$300 regardless of the balance in your checking account. A PIN will also be needed any time that you select "debit" for a Point-of-Sale transaction. Or, you can select "credit and sign for the transaction.

We have made it easier to get a debit card with your checking account. Overdraft protection is still offered with our debit card but no longer required. Please stop in or call us and apply for your very own Heartland Area FCU Debit Card.



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!

*Rate as of 03/20/09. See Credit Union for complete details and disclosures.



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

HAFCU Checking Accounts - Dare to Compare!

Dare to compare the great benefits of having a Heartland Area FCU Checking Account - and discover truly great checking!



- No monthly or per check charge
- FREE ATM/Debit Card
- FREE Online Home Banking
- First 50 Checks FREE
- Basic style check free for 50+ members
- Monthly dividends on balances over \$120.00
- Monthly statements available by online or by mail

Call 571-8444 and make the switch to a HAFCU Checking Account

Young Members Celebrate the "Magic of Saving"



Credit unions nationwide will be celebrating National Credit Union Youth Week, but at your credit union - the celebration will continue the entire month of April.

Open a youth savings account, for your children or grandchildren (up to age 18) with at least a \$5.00 deposit and they will receive free gift (one per member).

Stop by the Credit Union anytime in April and discover the "Magic of Saving."

CREDIT UNION PRIVACY NOTICE

Heartland Area Federal Credit Union is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of this credit union.

Heartland Area Federal Credit Union collects personal information about you from the following sources:

- Information we receive from you on membership and loan applications, or other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency; and
- Information obtained when verifying the information you provide on an application or other forms, such as your current and past employers or from other institutions where you conduct financial transactions.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law.

If you decide to terminate your membership, we will adhere to the privacy policies and practices as described in this notice.

We may disclose all of the information we collect as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

Heartland Area Federal Credit Union restricts access to your personal and account information to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



FREE MEMBER SEMINAR

Get to Know Your Credit History

LINCOLN

Monday, April 27th
UNL Extension Office

OMAHA

Tuesday, April 28th
Nebraska Children's Home
4939 S. 118th St.

Register online at
www.nebraskacreditunions.org

**DISCOUNT AMUSEMENT
PARK PASSES
AT YOUR CREDIT UNION!**

These passports can be pre-purchased at the credit union at a discount.

**Worlds of Fun
Adventureland**

