



# Heartland area Federal Credit Union

Fall '09

*Better Rates. Better Service. Best Choice.*

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

## Welcome Teresa!

Teresa Gwennap joined the Heartland Area FCU team in July. She is our new loan officer and brings to the credit union a lot of experience to the loan department. She and her husband, Mark, have one son, Marc, that is in 8<sup>th</sup> grade at Wilson Junior High in Council Bluffs. Teresa's hobbies are horseback riding, gardening, canning and biking. Please join us in welcoming her to the credit union.



*Is Your Account Dormant?*

**GIVE IT A WAKE UP CALL!**

*"Wake it up" by taking advantage of the great rates, products and services we offer—internet banking, great loan rates, low-rate credit card, and much more.*

However, if you have a savings account with a balance less than \$50 that has not had a transaction for **6 months or more**, you will be assessed a monthly fee of \$5.00. Avoid the fee by increasing your balance to at least \$50.00.

Checking accounts that have been dormant also for **6 months** and have a balance less than \$120.00 will be charged a dormant account fee of \$5.00 per month. Contact the credit union for details.

## International Credit Union Day THURSDAY, OCTOBER 15<sup>th</sup>

Each year, International Credit Union Day gives us an opportunity to celebrate the credit union difference and thank you for being part of the credit union.

**Come share in the celebration with cookies on Thursday, October 15<sup>th</sup>!**

## PERSONALIZED SANTA LETTERS

*All proceeds benefit Children's Miracle Network*

Send your children, grandchildren, nieces or nephews a personalized letter from Santa Claus for only \$3.00 each. Every letter is printed on colorful Santa letterhead and is personalized with the child's name and details. Letters will be mailed the second week of December.



**Call 571-8444 for the necessary form and details. ORDER DEADLINE - NOV. 18<sup>th</sup>**

## CHRISTMAS CLUB FUNDS:

2009 Christmas Club funds will be transferred to your share savings account on November 2<sup>nd</sup>.

Don't have a Christmas Club Account? Sign up now for 2010.



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



## Learn & Earn

### Reward for Good Grades

#### Students turning in good grades for their reward:

Savannah Horan	Steven Horan
Jaclyn Horan	Jessica Semin
Megan Semin	Natalyn Wells
Jacob Seina	Joseph Seina
Lynsie Endriss	Kayce Endriss
Tyler Oddo	Brandon Oddo
George Misfeldt	Nicole Grashorn
Brett Grashorn	Lylly Moreland
Hannah Olson	Gerald Righter

## HOLIDAY CLOSINGS

October 12<sup>th</sup> - Columbus Day

November 11<sup>th</sup> - Veterans Day

November 26<sup>th</sup> - Thanksgiving Day

Dec. 24<sup>th</sup> (Close at 1 pm) -  
Christmas Eve Day

December 25<sup>th</sup> - Christmas Day

December 31<sup>st</sup> (Close at 3 pm) -  
New Year's Eve

## Talk Your Teen Through Tough Financial Times

Teens are not immune to today's tough economic times. Talking about what's happening can ease fears and prepare them for the future.

Talk to your teen about what's going on with stock prices falling, companies cutting jobs and/or hours and consumers spending less. Share that recessions occur regularly and while this one may be severe, the economy will rebound.

Reassure your kids that some things will not change. Be straightforward with the facts, without conveying anxiety. Share what may be vulnerable to change, such as your job or your ability to cover college expenses.

Talk to them about how you plan to handle difficult situations. It's important to explain why it's going to be okay and not simply say, "It's going to be okay."

Once you share with your teen what's happening and how the recession may impact your family, consider involving them in the decisions that need to be made. Let them know about choices that affect them. Give them a chance to share their feelings and to make suggestions.

Even if your family hasn't been hurt by the downturn, your kids can still learn valuable lessons. Sharing articles about foreclosure victims can be a way to teach kids about the dangers of becoming overextended and the importance of living within their means. Reading headlines about layoffs can underscore the importance of saving money for a rainy day.



## e-Statements

When you choose to replace your paper statements with e-Statements from Heartland Area Federal Credit Union, you will receive an e-mail each month saying your e-Statement is ready to view online.



Ongoing, you will have immediate access to your account history on any Internet-ready computer. No more shuffling papers to find old statements.

## It's Better for the Environment

You'll not only reduce paper clutter, you'll reduce greenhouse gas emissions and conserve energy that would be used to produce and transport paper statements.

## Switch Today!

It's easier than ever to stay on top of your finances. To sign up for e-Statements, or to learn more, visit our Web site, [www.heartlandfcu.org](http://www.heartlandfcu.org).