The Heartland Credit Union Exchange

It's different in the heartland.

Spring 2012 | www.heartlandcu.org

Protect Yourself When Using Online Banking

We want to make sure your experience using our online banking system is convenient – and safe!

We have put together a list of On-line Banking Safety Tips, which is available at heartlandcu.org under Resources/Newsletters. Please take a look and let us know if you have any questions.

Also, starting May 1, 2012 the maximum dollar amount per online transfer will be limited to $100,000 ($10,000 if transferring to another member). Other security enhancements are in the works, and we will contact you if your account is affected. Please review our Electronic Funds Transfer Disclosure (part of our Master Account Disclosure), available on our website under Resources/Forms for more information.

Finally, if you have any questions, or if you ever notice any unauthorized activity on your statement, please call us at 800-362-3944 at once! The sooner you contact us, the sooner we can help!

Say Hello to 1.99%APR*

For a limited time, get the lowest rate ever offered by Heartland Credit Union. We can finance that new auto, truck, motorcycle or RV you've been dreaming about. Or if you just want a lower rate, we can refinance an existing auto loan from another financial institution. Make sure you tell your friends and family about how they can save money on their next vehicle!

Dreaming about a different Auto and Truck? Our rates are as low as **1.99%**APR* for up to 5 years. You could save hundreds of dollars when you find that new vehicle or refinance your existing loan from another lender.

Thinking about an RV or Motorcycle? Get out on the open road and enjoy your motorcycle or RV! Our rates are as low as **4.99%**APR* for up to 5 years.

Apply online or stop by any branch to apply in person. Check out our website to calculate your payments and to learn how much you can save!

* All rates are based on credit history and other services you use. Please see an associate for details. New autos are 2010-2012. Annual percentage rate (APR) can change at anytime without notice. Normal lending policies apply. 1.99% payment per thousand is $17.53 for 5 years and 4.99% payment per thousand for 5 years is $18.87. No refinances of current Heartland loans. Some restrictions may apply.

Heartland's Shred Day is Saturday, April 28

If you have boxes of confidential documents you don't know what to do with, bring them to Heartland Credit Union's Shred Day. Bring up to 3 boxes of your documents to be shredded and recycled for free. Register to win a free paper shredder.

When: Saturday, April 28

Where: High Crossing and Platteville branches from 9:00 a.m. to Noon

Please Note: One person must be able to carry the boxes to be shredded.

HURRY, OUR CREDIT CARD BALANCE TRANSFER OFFER ENDS SOON!

Take advantage of our low **3.90%**APR** balance transfer offer for up to 6 months with no transfer fee! To learn more or to transfer your balance, visit heartlandcu.org and click on the BORROW and CREDIT CARD tab. Fill out the balance transfer form and return it to Heartland. If you don't have a MasterCard, apply 24/7 on our website.

**After the promotional rate ends, your standard APR will be applied to any unpaid balance. As of January 1, 2012, the standard variable APR for new accounts opened was 8.25%. Offer available January 1, 2012 to April 30, 2012. It cannot be used to pay off a Heartland loan. Qualified borrowers only.

Heartland CREDIT UNION

Locations

608.282.7000
800.362.3944
EBRANCH@HEARTLANDCU.ORG

MADISON
EAST 5325 HIGH CROSSING BLVD.
DOWNTOWN 555 W. WASHINGTON AVE.
NEAR EAST 944 WILLIAMSON ST.

VERONA
105 ENTERPRISE DR.

DODGEVILLE
1205 JOSEPH ST.

LANCASTER
1000 IHM ST.

PLATTEVILLE
1520 E. BUSINESS HWY. 151

JANESVILLE
2200 CENTER AVE.

CU SHARED SERVICE CENTER
3809 E. WASHINGTON AVE.

HERITAGE CU
2555 SHOPKO DR., MADISON
827 PHILLIPS BLVD., SAUK CITY

DANE COUNTY CU
2160 RIMROCK RD.
709 STRUCK ST.
2151 ROYAL AVE.
(INSIDE SUPER WAL-MART)

MADISON CU
215 MARTIN LUTHER KING BLVD.
949 E. WASHINGTON AVE.

Youth Month: Start Saving For Them Now.

They'll appreciate it someday.

It's never too early or too late to start saving for your child's or grandchild's future. In April, we are celebrating our youngest members by offering a...

24-Month, Add-on Youth Certificate at 1.20%APY*

After the minimum opening deposit of $250, you can make deposits anytime and for any amount. It's a great way to regularly save for your child.

For our high school members, check out Money Mission at heartlandcu.org.

It's an interactive game that explains money topics in a fun way. At the end, participants can write an essay to be eligible for scholarships.

This month, stop by any branch to pick up our coloring contest and a child ID kit.

*Dividend rate is 1.19%. APY is annual percentage yield. Valid for primary, youth members 18 years old and younger who open certificates from 4/2/12 to 4/30/12. A $25 deposit to savings is required for membership. A minimum balance of $250 required. Fees may reduce earnings. A penalty will be imposed for early withdrawal. Federally insured by NCUA.

Building Inner and Outer Wealth
2012 Money Smart Women Conference

Have you experienced a loss of income? Or are you ready to chart a new path to a better financial well-being?

Keynote speaker, Tracey Anton of Middleton-based Googins and Anton, Inc. will inspire you to make a difference in your life.

Breakout sessions include: Investment Basics for Women with Tracey Anton; Confidently Marketing Yourself with Hollie Hollister, Principal of H Cubed Group, LLC; Relationships and Money with Connie Kilmark; Wills and Estate Planning: What Every Woman Should Know with Melinda Gustafson Gervasi, Attorney and much more!

Enjoy a plated breakfast, get a mini-chair massage, enter to win fabulous prizes and other fun indulgences between breakout sessions!

As a proud sponsor of this annual conference, Heartland Credit Union invites you to take the steps to change your future.

When: Saturday, April 21 from 8 a.m. to 1 p.m.
Where: Madison Concourse Hotel, 1 W. Dayton St.
Cost: $20 in advance/$30 at the door

To register, visit www.moneysmartwomenwi.com

ANNOUNCEMENTS

***Congratulations to Paul Beloungy and Lucy Harr for being re-elected to the Heartland Board of Directors.**

***Heartland will be closed Monday, May 28 for Memorial Day and Wednesday, July 4 for Independence Day.**

NCUA

twitter

facebook

Heartland CREDIT UNION