

Start Your 2008 Vacation Club at HCCU

Would you like to have your next vacation paid for? No, your credit union is not suggesting you start buying lottery tickets or entering every sweepstakes on the planet. We are suggesting something more realistic: Start a vacation club at the credit union.

First, determine a budget for your next vacation. Divide that amount by 12, and then deposit that amount every month into a special savings account. Then simply withdraw that money a year from now, and, voila, you have your vacation paid for!

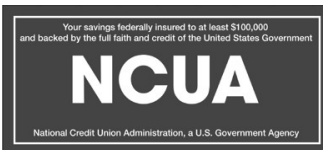
One of the easiest ways to do this is have your credit union arrange to deduct the money automatically from your paycheck. That way, your budget is divided into 26 payments (if you are paid biweekly). Or, you can arrange to have the deposit automatically deducted from another savings account.

In any case, the smaller deposits make it easier to fund your vacation than having to come up with all the money at once. If you love to travel, but hate the financial pinch it often creates, see your credit union today to start your 2008 Vacation Club Account.

the LAST Word

Each day of our lives we make deposits in the memory banks of our children.

-Charles Swindoll



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OFFICE HOURS:

MONDAY THRU FRIDAY 8:30AM—5:30PM
 SATURDAY 8:30AM—NOON

Heartland Chronicle

HEARTLAND COMMUNITY CREDIT UNION

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Seven Easy Saving Tips

Saving doesn't have to be hard - every little bit adds up. Here are seven easy saving tips to help put more money back in your wallet:

- 1. Bring snacks from home** instead of paying for them in vending machines.
- 2. Pack your lunch.** It will cost way less than eating out.
- 3. Bring your own home brewed coffee** or tea. This will save you time and money.
- 4. Go shopping with a list** in hand and have a set amount you plan to spend.
- 5. When shopping online,** look for merchants who offer free shipping.
- 6. Save on fuel costs.** Have your motor oil changed on time and remember to get your air filter and tire pressure checked.
- 7. Buy meats on sale** or in large family packs. Then repackage your meats for freezing based on how much you use for each meal.

MANAGER'S MESSAGE

As I approach the end of my first full quarter as manager of HCCU, I would like to let you know how much I appreciate working with you as members. It is so enjoyable to meet your families and work with you and your children as they apply for their first car loan or get their first debit card before going off to college.

As I've taken over the manager position, Leslie Andersen has stepped up to the Operations Officer position. Leslie has been with the Credit Union for more than eleven years and has worked extensively with delinquencies, collateral insurance, our Visa Card program and promotions. If you haven't met Leslie yet, take a moment next time you're in and say "Hi."

We have a new service that will make your vacationing a breeze. NEW TravelMoney Visa Debit cards are a wonderful replacement for old-fashioned Travelers' Checks. These new cards are instantly issued at the Credit Union and can be loaded for up to \$5,000. After we load the card initially, members will be able to reload three more times online. These cards are usable anywhere in the world Visa is accepted and at ATMs with a PIN you choose. The foreign currency exchange fee is only 2%, compared to American Express' 7%. This is a great addition to our stable of Debit, Credit, Gift and Reloadable Debit cards.

We want to thank Cindy Engle for her ten years of producing our three newsletters, including our Promise Account and Teen Beat letters. Cindy is always creative and finds interesting ways to present the Credit Union movement to members of all ages. Thank you, Cindy for your years of service to Heartland!

As a reminder, we still have great low rates on all kinds of loans, and plan to continue to offer you low rates as long as the Fed doesn't raise rates. So don't wait! Now is the time to apply for that car loan. Your Credit Union has the deal to get you behind the wheel!

Privacy Policy

Heartland Community Credit Union is concerned about the privacy of our members.

We do not disclose any nonpublic information about you to anyone, except as permitted by law. The nonpublic information we collect on our members comes from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us or others; and
- Information we receive from consumer reporting agency

If you decide to terminate your membership or become an inactive member we will adhere to the privacy policies and practices as described above.

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

Three Smart Reasons To Take Out A Home Equity Loan

For those who treated their home as if it were an ATM, the housing slump may be causing some financial difficulty. But a home equity loan is still a shrewd way to borrow. The key, as always, is the wise use of credit. Here are three smart reasons to consider a home equity loan:



1. For renovations, repairs, or upgrades to your home. Making your home more energy efficient by replacing windows or adding insulation, for example, can save you money as well as help save Mother Earth.



2. For debt consolidation. While a home equity loan isn't a free pass to turn short-term debt you've accumulated on credit cards into long-term debt, it is a way to get back on track. Make a plan and stick to it.



3. For tax savings. A home equity loan can be a tax-advantaged way to borrow. So if you need new wheels, financing a vehicle with a home equity loan rather than a traditional car loan may save you tax dollars.

The loan process is very simple. Depending on the amount of the loan and the amount of equity in your home, the loan can be available in a few days. Stop by your credit union today to see if you qualify for a home equity loan.

Quarterly Dividends



The following represent dividend rates and Average Percentage Yields (APY) for share deposit accounts in the Credit Union, second quarter, 2008.

The chart of tiered rates is for Personal Savings (Shares), Christmas Club and Promise Accounts. The specified rate for each range of balances applies to a specific balance level, and the highest rate the member has attained is paid on the full balance.

Range of Balances	Rate	APY
\$500—\$2,000	0.25%	0.27%
\$2,000.01—\$10,000	0.50%	0.52%
\$10,000.01—\$100,000	1.25%	1.27%
For all IRA balances	1.75%	1.77%

Call us for a rate quote on CD's

Volunteer News

VOLUNTEER OF THE QUARTER

Shaunda Fowler is one of the newest members of our Supervisory Committee. The committee meets monthly to monitor internal audits of various functions of the credit union. This includes cash counts, loan documentation, account verification, and membership card information.

Shaunda was introduced to the credit union as a student teacher for Center Senior High School. She then began teaching Geography at Center Middle School, and after five years of teaching, she became the Assistant Principal and held the position for four years. Shaunda is currently the Principal at Truman Elementary, in the Hickman Mill School District. Shaunda enjoys spending her free time with her family which includes her son, Daven, who will be entering Center Middle School this year as a sixth grader. They enjoy traveling, eating at Mexican Restaurants, and touring the open-houses in the area.

Shaunda's personal perception of the Credit Union is "good things come in small packages; the credit union employees are attentive to the members needs, and a little love goes a long way!" The credit union is lucky to have such a capable member as part of the Supervisory Committee.

Horace Mann Insurance

"I rent...I don't need insurance."

Have you ever made this statement to yourself? Think again. There's more to insuring property than just protecting four walls and a roof. Who replaces your belongings if they are damaged or stolen? Who is liable if someone is injured at your address? Your landlord...or you?

Horace Mann renters insurance can provide for:

- ◆ Replacement of personal belongings lost from fire, storms, theft, and more;
- ◆ Covered expenses of which you become personally liable;
- ◆ The cost of additional living expenses.

For more information about renters coverage, call your Horace Mann Representative, **David Thomas at (816) 716-6364.**

Call today. You'll be glad you did.



Protect Your ID

It's the fastest growing crime and the one consumers name as their number one concern when contacting the Federal Trade Commission. It's identity theft, and it happens when someone steals your personal information and uses it fraudulently. Here are some do's and don'ts to limit the chance it will happen to you:

Do safeguard your personal information. Keep it under lock and key. Dishonest roommates or even repair people have been known to steal identities. Never carry your Social Security number with you or give out your ATM personal identification number or other PINs. Never give out personal information unless you have a trusted relationship with the company or organization and you initiate the contact. Even then, ask why the company needs the information.

Don't throw away any financial or personal information without shredding or tearing it up. Always check your bills carefully and question any suspicious charge. Report lost or stolen credit and debit cards and checks immediately.

Don't click on links in "urgent" or "important" email messages asking for personal or account information. No legitimate organization will ever ask you to disclose this type of information in an e-mail message.

Do check your credit report - the data that's compiled about how you handle debt. You can get one free report from each credit reporting agency annually. To order, visit www.annualcreditreport.com, call 1-877-322-8228, or complete the Annual Credit Report Request form available at www.ftc.gov/credit and mail it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281.

Don't forget to file a change of address notice with the credit union, other financial institutions, and other creditors when you move.

THANKS VOLUNTEERS!