

Get Your Free Annual Credit Report



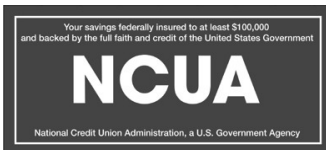
Protect your credit rating!

Your credit union urges its members to check their credit report once a year to make sure it is accurate and to ensure there are no signs of someone else stealing your identity. Thanks to federal legislation, consumers are entitled to a free credit report annually to check for errors and possible fraud. The nation's three largest credit bureaus, Equifax, Experian, and TransUnion, have made it easy for you to check your credit report at no cost. You may request your free credit report online, by phone, or through the mail. Free credit reports requested online are viewable immediately upon authentication of identity. Free credit reports requested by phone or mail are usually processed within 15 days of receiving your request.

To request your credit report online, visit www.annualcreditreport.com. For phone service, call 1-877-322-8228. And to receive your report through the mail, send an official request form to Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The request form is available online at <https://www.annualcreditreport.com/cra/requestformfinal.pdf>. If you do not have Internet access, visit most any library, get on an Internet terminal, and print out a copy from the above Internet address. Ask for help if you do not know how to use the Internet.

the LAST Word

At age 6, children know all the questions.
At age 18, they know all the answers.



Board of Directors

Ceslie A. Henry, Sr., Chairman
John T. Dunnewind, Vice-Chairman
Elizabeth J. Hall, Treasurer
Judy A. Root, Secretary
Janet F. Comstock
John S. Martin
Stephen A. Johnson
David S. Morrison

SUPERVISORY COMMITTEE

Rita A. Decapo, Chairman
Janet R. Forester
Justine A. Schmitz
Shaunda C. Fowler

STAFF

Elizabeth Hall, Executive Officer
Leslie Andersen, Chief Operations Officer
Ken Angell, IRA and Home Equity
Terry Lunsford, Accountant
Dan Creasy, Loan Officer
Bev Burns, Acct Specialist
Marilyn Watt, Data Processor
Sifonya Moad, Member Acct Specialist
Liz Walburn, Member Acct Specialist
Barbara Martin, Member Acct Specialist
Lynn DeCapo, Member Acct Specialist
Bianca Jackson, Member Acct Specialist
Joe Cull, Custodian
Cindy Engle, Newsletter Editor

HEARTLAND COMMUNITY CREDIT UNION

406A East Bannister Road ♦ Kansas City, MO 64131

Ph. (816) 363-2223 Home Banking: www.hccu.com
Fax (816) 363-6603 Audio Response: (816) 333-1696

OFFICE HOURS:

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

Heartland Chronicle

HEARTLAND COMMUNITY CREDIT UNION

Inside this issue:

Manager's Message: Evolutionary Change	1
Five Strategies for Saving	1
Future Watch: Tomorrow's Vehicles	2
Still Time for a 2007 IRA	3
Employee of the Quarter: Elizabeth Walburn	3
Get Your Free Annual Credit Report	4

5 Strategies For Saving!

Need help getting on the right track with saving? Want to stop living from paycheck to paycheck? Here are five simple tips to get your started.

- 1. Are you getting a tax refund this year?** Don't splurge your refund. Use it to pay down debt or save your refund.
- 2. Save where you work.** If your company has a savings plan, take advantage of offers to match your contributions.
- 3. Start small.** Turn your spending into savings. Instead of buying that morning latte, save the money.
- 4. Make your saving automatic** by "paying yourself first." Automatically deposit your paycheck into a savings account before you even see it.
- 5. Break up your savings** into several smaller funds for upcoming life stages. In addition to saving for retirement, you will need to save for your child's education, unexpected emergencies, etc.

MANAGER'S MESSAGE

Our 50th Annual Meeting on February 9th, at Center Middle School attracted over 150 members. BBQ brisket and pulled pork prepared by Clay Ransom, a friend of Board Member Steve Johnson, was enjoyed along with delicious side dishes, drinks and Tippins pies donated by Hen House Market. As always, the door prizes were a big hit, this year the Grand Prize winner of the \$50 Visa Gift Card was Philip Hamilton.

Several members contributed items to our annual Silent Auction, which raised \$200 for the eighth grade scholarship fund at Center Middle School and St. Thomas More School. If you would like to donate something from your business or hobby for next year's meeting, please contact us and we'll call to remind you in January of 2009. A special thank you to the 2008 donors:

Idida Avila with Mama Dida's Salsas for the Salsa Gift Basket

Hyacinth Henry with Touch of Elegance Salon for the Gift Basket

Ken Angell with Art Presentation for the Framed Print
Cindy Battaglia with Soda Creation for the Candy "Sundae"

Bill Ross with Bill Ross Plumbing for the Monetary donation

Brian Farley with OE Saddlery for the Two Leather Handbags

Cindy Engle with Mary Kay Cosmetics for the Gift Basket

John Dunnewind, Board Member for the Monetary Donation

HCCU for the Model Cars

The biggest news at the meeting was Dan Creasy's announcement that he would be retiring as manager on February 29th. He will continue part-time with the Credit Union as a Loan and Delinquency Officer. We appreciate the

Continued on page 2

Continued from page 1

many years of devoted service to members and the Credit Union movement Dan has given since 1971. He was instrumental in helping the Credit Union grow to its current 2950 members and \$7.5 million in assets. We wish him all the best in his plans to spend more time with his sweetheart, grandchildren, and daylilies. Thank you, Dan!

In addition, Board of Directors Member Tom Reagan retired from the Board after thirty years in this volunteer position. He had served as Board Chair since 1999. What a difference his calm, insightful leadership has made to the Credit Union. Thank you, Tom!

Now let me introduce myself as the new manager at Heartland Community Credit Union. My name is Elizabeth Hall. I began working for HCCU in 1997, as a junior at Center High School. I started as Member Account Specialist, since I have worked as a Loan Officer and Operations Officer and have worked with the Board since 2005. I've been married for eight years to Jeremiah Hall, also a graduate of Center schools. We have two children, Genesis, 6, and Ethan, 11 months. I'm looking forward to working with you as a member of this growing Credit Union.

Quarterly Dividends



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

Future Watch: Tomorrow's Vehicles

What's next for the car of the future? American and Japanese carmakers have gone about as far as they can go with "comfort" and "feel good" features such as climate control, sound systems, even keeping your mug of coffee warm for the morning commute. Auto industry analysts say tomorrow's cars will use high tech electronics to help keep drivers and passengers more safe. Here's a look at what's ahead.



Accident reduction features. Obstacle detection, collision avoidance, and intersection warning systems (using radio signals, sensors, and cameras) will help avoid accidents by monitoring the environment and alerting the driver to potential hazards. Warning systems could use infrared or other detection technologies to identify pedestrians and animals approaching the roadway, and alert you by activating flashers on warning signs.



Autos with another set of eyes. While you are driving, your vehicles will communicate with the cars and trucks around you. Your future car will notify you when trucks are merging into your lane or motorcycles are in your blind spot. Smart intersections will sense vehicles from all directions and alert you of a possible collision.



Vision enhancement and voice recognition. Sophisticated systems will improve visibility for night driving, inadequate lighting, fog, whiteouts caused by snow, and other inclement weather driving conditions. Voice recognition will provide a hands-free way of accessing your vehicle's comfort and navigation system, helping to keep your hands on the wheel and your eyes on the road.

So get ready for a radically different driving experience in the automobiles of tomorrow. Many of these technologies are already on the drawing board and even being tested in the lab and out in the field.

Still Time For a 2007 IRA

It's no secret: The U.S. federal government itself admits that Social Security - in its present form - will replace only about 40 percent of pre-retirement income for the average wage earner. So unless you're prepared to live on less than half of what you're presently making, you need to figure out how to supplement that income.

One of the best ways to save for your retirement is with an Individual Retirement Account (IRA). An IRA is a personal savings plan that allows you to contribute up to \$4,000 a year. (If you are age 50 or over, you can contribute up to \$5,000.) Your retirement savings grow faster because interest earned on an IRA is tax-deferred.

You don't pay tax on the money until you begin to withdraw it at normal retirement age. And depending on your income, and whether you participate in a pension plan with your employer, you may qualify for a tax deduction on all or a portion of your IRA contributions. (Consult with a qualified tax expert on whether your IRA contributions are tax-deductible or not.)

With compound interest working in your favor, the sooner you open an IRA with your credit union, the more money you'll have for your golden years. And here's more good news, you have until April 15 to open an IRA for tax year 2007. Stop by or call your credit union today for more details.

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.

Staff News

EMPLOYEE OF THE QUARTER

Elizabeth Walburn, a senior at Center Senior High School, is a member account specialist for HCCU. She helps members with deposits, account questions, and manages the bookkeeping for the Promise Account.

Liz is the oldest child of Bryan and Melissa, and sister to brother, Michael, who is a student at Indian Creek Elementary. Liz is involved in many after-school activities. As a Red Bridge student, she joined Girl Scout Troop 850. At that time, the troop consisted of over twenty scouts, now she is one of three girls still remaining in the troop. In March, her troop presented the country of Chile for the World Friendship Fair. Liz is also a member of the Robotics team at Center High School. Each year the team is presented with a course for which they develop a robot to complete the assigned obstacles. Liz is the team safety captain and ensures the team is not wearing open-toed shoes, and that each member is wearing safety goggles. In the last match of the year the team met the Segway inventor, Dean Kamen, and they were awarded a gold medal for outstanding effort and participation. She is also the President of the Poly Sci Club at Center High School. For Youth in Government, she was a lobbyist in Jefferson City.

In the fall of '08, Liz will be attending her first semester of college but has not yet decided on a major. However, she does want to work for the American Red Cross or the Peace Corps. HCCU is privileged to have Liz as a part-time employee. She enjoys learning something new every day at HCCU and appreciates the environment at credit union. She believes HCCU makes an effort to know each member who walks through the door, and she joys working in such a friendly environment.

