



Heartland area Federal Credit Union

Winter, 2013

Better Rates. Better Service. Best Choice.

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

Annual Meeting

Saturday, April 26, 2014

German American Society
(Main Hall)

3717 S. 120th Street

Information will be mailed to you in March

FREE ONLINE BANKING AVAILABLE

For 24-hour account access and the ability to transfer funds, check balances and more, safely and securely online, sign up for **Home Access** today.

Simply call **402-571-8444** or go to www.heartlandfcu.org for further information.

HOLIDAY CLOSINGS

MONDAY, JANUARY 20TH
Martin Luther King, Jr. Day

MONDAY, FEBRUARY 17TH
President's Day

IMPORTANT NOTICE:

CUNA MUTUAL GROUP has given us notice that the Life Savings and Loan Protection Insurance that was carried on your share account and your loans will be discontinued as of March 31, 2014. Please read the letter from CUNA MUTUAL GROUP that is enclosed with this statement mailing. This letter will explain your options if you want to have coverage for the life insurance and also for credit life insurance on your loans.

AFFORDABLE HEALTH INSURANCE HAS ARRIVED. GET COVERED.

Who is CoOpportunity Health?

We've partnered with CoOpportunity Health because they believe in the credit union mission and are committed to helping our members with personalized assistance from experts - so you can find coverage that meets your needs and fits your budget.

They're a CO-OP.

You don't just buy their health insurance - you join. That's just like the relationship you have with us: your credit union.

They're nonprofit.

So there are no stockholders, no investors, no frills driving up costs. Again: just like the credit union.

They're focused on members.

Just like us, they can help you with the tools, advice and education you need to make smart healthcare and insurance decisions.

Stop by Heartland Area Federal Credit Union today to learn more or call the CoOpportunity Hotline for credit union members. Toll Free: 1-855-274-2383

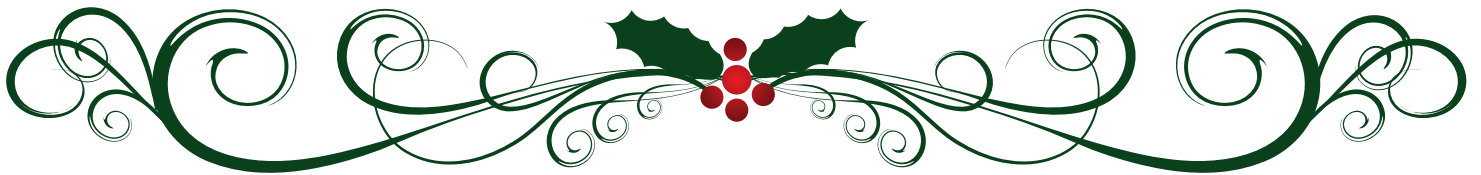


Holiday Loan Special

Consolidate your Holiday Expenses with a personal loan at a 6.00% APR rate.

Call Linda to apply for this loan today!

New money only. Loan minimum is \$750.00 and loan maximum is \$2,000.00. 12 month term. Offer available through 1/31/2014. The estimated monthly payment for a loan for \$750.00 at 6.00% APR would be \$64.56 and a \$2,000.00 loan at 6.00% APR would be \$172.15.



Happy Holidays

The Credit Union Staff: Mary, Susan, Nancy, Linda, Kristi, and Carol wish you and yours joyous holidays and a happy, healthy, and prosperous New Year.

FREE ATMs ALL OVER TOWN!

Including all Nebraska Walgreen's Stores

Look for the Cash Depot and Cash Corner ATMs. Call the credit union for a listing of the ATMs that are no charge to use.



Purchasing a New Home or Just Looking to Refinance your 15 or 30 Year Mortgage?

We offer flexible options and the service you deserve for all your mortgage needs.

Call Susan today at 402-571-8444

SKIP-A-PAYMENT

**Skip one loan payment anytime
between January 1st and December 31st.
Pick up a coupon (REQUIRED) at the
credit union today.**

There is a \$25.00 administration fee per loan. On vehicle loans, the loan balance cannot exceed the NADA retail/trade-in value at the time the loan is skipped. Excluded are mortgages, home equity, line of credit, overdraft, insurance, one pay, and credit card loans. You must complete and submit a Skip Loan Payment Coupon prior to your loan payment due date. Contact the credit union for details on how to get your coupon.

Getting a TAX Refund?

**You're eligible for direct deposit.
IRS DIRECT: QUICK, SAFE AND EASY**

When filing your taxes, simply include the Credit Union Routing Number **3040-8349-3** and your account number with a **zero** at the end of your number either marked to go into your savings or checking account.



"Invest in America" Credit Union Member Reward Program

Your Credit Union is a proud participant in the "Invest in America" Member Rewards Program, a discount program that brings credit union members valuable savings on the things they use most.

With this program, you can save big with exclusive credit union member discounts from trusted U.S. companies like GM, Sprint, Dell, Turbo Tax, Shop America, DirectTV, Allied Van Lines, Credit Union Auto Club, and TruStage discounted insurance programs. Whether you're looking to save on GM vehicles, online shopping, flowers and gifts, vacations, moving or storage, wholesale shopping, medical and lifestyle products, satellite TV, or even tax preparation software, Invest in America and your Credit Union have you covered! Plus, the number of companies joining this Member Rewards Program is growing daily.

Go to **www.lovemycrreditunion.org** to learn more about this unique member rewards program today.