

# Heartland Chronicle

June 2015

## Board of Directors

- **Ceslie A Henry, Sr,**  
**Chairman**
- **John T Dunnewind,**  
**Vice Chairman**
- **Judy A Root,**  
**Secretary**
- **Janet F Comstock**
- **Crystal Matthews-**  
**Watson**
- **Everton Neil**
- **Rich Davis**

## Supervisory Committee

- **Rita Decapo,**  
**Chair**
- **Shaunda Fowler**
- **Mindy O'Neil**

## Staff

- **Everton Neil,**  
**President & CEO**
- **Leslie Andersen,**  
**Operations & Delin-**  
**quency Control**
- **Beverly Burns, Data**  
**Processor & Teller**
- **Lashell Winston,**  
**Loan Officer &**  
**Teller**
- **Barbara Martin,**  
**Teller**
- **Ole Brandsgaard,**  
**Teller**
- **Zaquoya Rogers,**  
**Teller**
- **Eta Arrey,**  
**Accountant**

## Manager's Message

Dear Members,

I hope that you have been enjoying a productive year so far. We can hardly believe that the year is already halfway through. The good thing is the economy continues to show steady improvement with employment figures trending upwards. Your credit union remains committed to ensure that **your membership matters** as we continue to offer attractive rates on all our loan products including car loans, signature loans and credit cards.

We are also offering a summer EZ Loan Special (see details below). Do not hesitate to contact us to finance your purchases for the rest of this year. You can rest assured that nobody will give you a better deal than your credit union.

We continue our drive to enroll you for EZ Statements. Electronic mail ensures that you receive your statements within hours after we close on the last day of the month rather than waiting for a statement to be printed and mailed. It is safer than traditional mail, and definitely more cost-effective. If you sign on during this campaign, we will credit \$2 to your account as a token of our appreciation. Please call us today; it takes less than 1 minute to do the conversion.

I invite you to take a look at our new website as we continue to upgrade our technologies to serve you better. The new site is on a modern platform which will facilitate mobile banking in the near future. Please give us your opinion on the website as we welcome your feedback.

Best wishes as we look forward to a more successful second half of the year.

**Everton Neil, CEO**



## Fraud Alerts on Credit and Debit Cards

If you're traveling this summer, be sure to call us at 816-363-2223 to let us know where and when.

When your card is used in a place or manner different from your usual pattern, our Falcon Fraud department may call to make sure it is really you and not a fraudster. Tagging your card for travel cuts down on false fraud alerts that could block your card unnecessarily.

It will be helpful also to let us know if your phone numbers have changed so our fraud department can reach you when needed.

If you get such a call, and are worried about giving your card information to an unknown person, you can always hang up and call back at 866-334-1048, confident that you are giving your card number to our own fraud folks. Now might be a good time to add that number to your cell phone so you have it when needed.

They will ask you about each charge and unblock your card if all is well. If you don't call back they must decide whether or not to block your card, which could inconvenience you.

Call us with any questions. Happy travels!



## Summer EZ Loan Special!

Vacation, Back to School, you name it.

\$500-2,000 for 6-18 months with rates as low as 10.50% with approved credit.

Example: \$2,000 @10.50% for 18 months = \$121 monthly payment.

Offer good July 1st-August 31st. New loans only. No other rate reduction will apply. Call us today!