



10/11/2022

Dear United Credit Union Member,

The goal of the United Credit Union Board of Directors is to ensure the success of United Credit Union and our members, both today and into the future. As the need to provide more products, better technology, and more convenient services grew, the difficulties of achieving this on our own became clear. On top of that, Sandy has been ready to retire for quite some time, and we have been unable to find a suitable replacement. With all this considered, the Board began looking for a strong merger partner that could help fill these important needs. The Board considered several credit unions and did proper due diligence to ensure that the values of United Credit Union would continue. Today, we are excited to announce a planned merger between United Credit Union and Heartland Credit Union.

This merger is great news for United members. Heartland is a well-established, financially strong credit union. After recently completing a merger with Farmers Credit Union in Hays, they now have nine branches in central and western Kansas, serving more than 36,000 members with over \$590 million in assets. Heartland has the resources to provide the products, technology, and service you want in a credit union.

Why Heartland Credit Union?

**Convenience:** The current Ness City branch will remain open, and the opportunity to add a 24-hour ATM will be explored. Members will gain access to more branches across western and central Kansas. You'll enjoy expanded hours in the evenings and on weekends through the Heartland eBranch and Heartland Connections Video Banking. Members will also gain access to 30,000 free ATMs, through the CO-OP ATM Network.

**Expanded and Improved Products:** A wider range of lending and deposit products including Cash-back and Dividend checking, money market accounts, auto and recreational vehicle loans, credit cards, a wide variety of real estate loans, business and ag lending, and more.

**Technology:** The latest in Digital Banking on your PC or mobile device, including video banking and mobile check deposit.

**Employee Opportunities:** Greater employee career growth opportunities, training resources, and competitive benefits and compensation.

**Specialized Staff:** Teams of employees with knowledge of their specific areas, whether it's consumer lending, real estate lending, business and ag lending, or savings and investments.

**Better Value:** Better rates on savings, certificates, and checking accounts, as well as lower rates on loans.

*(Continued)*

Beyond the tangible aspects of the merger, our Board believes the values and culture of Heartland blend well with United and will be a great benefit to our staff and our community. United's staff will be retained so you will still work with the same friendly people you know. Heartland's commitment to training and outstanding member service ensures our members will be well taken care of. Heartland also makes a true commitment to the communities they serve, developing relationships with local schools and non-profits that will truly make a difference.

The merger is contingent on final due diligence and regulatory approval. As we prepare for the merger, we invite you to learn more about Heartland Credit Union by visiting their website at [www.hcu.coop](http://www.hcu.coop).

We value you as our member and are committed to keeping you up to date on the progress of the partnership. You may visit our website at [www.unitedcu.org](http://www.unitedcu.org) or stop by the branch for the latest updates.

Sincerely,



Debbie Hamilton  
Board Chairwoman  
United Credit Union



Sandy Reinert  
Manager  
United Credit Union



Dan Springer  
President/CEO  
Heartland Credit Union