

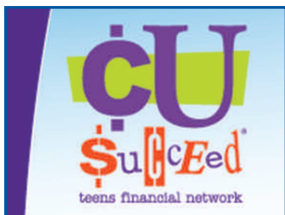


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Attention: Parents

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Have your teenagers check out the CU Succeed link on our website.



It is located on the left side of our home page. They will be able to get information about budgeting, college, credit, checking/savings accounts, debit cards and more written by teens just like them!

DO YOU HAVE AN E-MAIL ADDRESS?

We would like to have your e-mail address for special notifications. If you have an e-mail address or have changed your address, please call the credit union so we can update our files.

ANNUAL MEETING

**April
20**

**German American Society (Main Hall)
3717 S. 120th St., Omaha, NE**

Heartland Area Federal Credit Union would like to invite you to attend the 2013 Annual Meeting on Saturday, April 20th. This is your best opportunity to join the credit union staff, Board of Directors, and your fellow members as we highlight the past year in the credit union and look forward to the coming year.

And remember, it's your right and privilege as a member/owner of your credit union to cast a vote in the election of new members of the Board of Directors and for the Credit Committee. You have a voice in determining which individuals will make the decisions that affect your credit union.

It's not too late to get your tickets. Ticket cost per person is \$10.00 for the 3 meat buffet dinner. We will also be giving away \$1500.00 in cash drawings. Call the credit union at 402-571-8444 for more information. Ticket deadline is April 12, 2013.

CU MONEY CARD/PREPAID DEBIT CARDS

Looking for a convenient alternative to Traveler's Cheques? Don't qualify for a Visa credit card? Would you like a safe way to use your card, while online shopping?

We have a great solution for you! We have CU Money Card/Prepaid Reloadable Debit Cards. Simply load it with the amount you want, and you can spend only the amount you have. The minimum is \$100 and the maximum is \$5,000. The initial fee is \$5.00 and then the reload fee is \$2.00. The Prepaid Debit Cards give you a way to control your spending, while still enjoying the convenience of a debit card.

Benefits of a Prepaid Debit Card:

- ❖ Prefund to help you manage your money
- ❖ Track spending and add more funds with online management tools
- ❖ Easy to add funds online or at the credit union
- ❖ Eliminates being overdrawn and paying overdraft fees
- ❖ Use wherever VISA debit cards are accepted worldwide
- ❖ Not linked to any account, so there is no risk if lost or stolen
- ❖ Safer than carrying cash



Contact the credit union for more information at 402-571-8444.

CASH CORNER ATM NOTICE

The free Cash Corner ATMs will be taken out of all Omaha and Lincoln Walgreens by the end of April. Walgreens corporate office has decided to go in a different direction. Cash Corner is looking to place these ATMs at different locations in the future and we will update you as these locations become available.



Many **NetWorks** locations offer surcharge free ATM withdrawals. These can be found at their website www.netseft.com. Go to the ATM locator tab and look for the surcharge free locations near you.

FREE Cash Corner ATM Transactions at these Locations:

Northeast ATM Locations:

K-N-J Grocery - 3301 California
K-N-J Express - 3009 Parker St.
Speedee Mart - 8724 N. 30th St.
All American Pumps - 4219 N. 60th St.

Southeast ATM Locations:

D.J.'s - 6818 S. 13th St.
Bucky's Express - 36th & Hwy 370 (Bellevue)

Central ATM Locations:

Tower Plaza - 499 N. 78th St. (78th & Cass)

Southwest ATM Locations:

Big Red Mini Mart - 13525 Millard Ave.
Brentwood Square - 8004 S. 84th St. (Parking lot walk-up)
Speedee Mart - 2920 S. 120th St.
Speedee Mart - 4334 S. 84th St.
KB's Food Shop - 304 S. Washington St. (Papillion)

Council Bluffs ATM Locations:

Atherton's Phillips 66 - 2900 W. Broadway, C.B.
Lakeside Ampride - 4040 S. Expressway, C.B.

PRIVACY NOTICE

Rev. 9/2010

FACTS	WHAT DOES Heartland Area Federal Credit Union DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and Income ■ Account Balances and Payment History ■ Credit History and Credit Scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share member's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their member's personal information; the reasons Heartland Area Federal CU chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Heartland Area FCU share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes – information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 402-571-8444 or go to www.heartlandfcu.org
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Who we are

Who is providing this notice?

Heartland Area Federal Credit Union

What we do

How does Heartland Area FCU protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safe guards and secured files and buildings.

How does Heartland Area FCU collect my personal information?

We collect your personal information, for example, when you

- **open an account or deposit money**
- **make a wire transfer or apply for a loan**
- **use your debit or credit card**

We also collect your personal information from others, such as credit bureaus, affiliates or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your credit worthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies

- ***Heartland Area Federal Credit Union has no affiliates.***

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- ***Heartland Area Federal Credit Union does not share with non-affiliates so they can market to you.***

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- ***Heartland Area Federal Credit Union doesn't jointly market.***

Other important information