

New Appointment at Heartland Credit Union



Brian Zuber recently became Chief Operating Officer at Heartland Credit Union.

Zuber has more than 25 years of banking experience in the areas of retail banking, marketing, product development and sales culture. He has been involved with Cub Scouts and has served as Parks Commissioner and Planning and Zoning Commissioner in Mt. Zion, IL, where he resides with his wife and two sons.

“Brian’s vast experience will be an asset to Heartland Credit Union’s continued growth.

We are thrilled he chose to join the HCU team,” said Heartland Credit Union’s President and CEO Tom Lex.

Zuber holds a Bachelor of Science in Business Administration - Management from Southern Illinois University at Edwardsville.

Free Tools For Improving Your Financial Health

Financial wellness is a key to being able to pursue your dreams. GreenPath Financial Wellness has been a national non-profit for 60 years and offers free financial counseling to all who call.

Through our partnership with GreenPath, we’re connecting you with free tools and resources for improving financial health:

- **Get out of debt.** If you have high-interest credit card debt, a GreenPath Debt Management Program may be able to help you to lower your interest rates AND pay off debt faster.
- **Build credit.** Learn how to better understand your credit report, dispute inaccurate information, and manage your credit score.
- **Set a budget.** GreenPath can help you to set a budget and create a spending plan to work toward your goals.
- **Get help with housing.** Housing experts provide support during the homebuying process or when you’re struggling with rent or mortgage payments.

Take the first step and call GreenPath. It’s free, no-pressure, and 100% confidential.

For more information, call 877.337.3399

Candidates Elected at Annual Meeting

Our 78th Annual Meeting was held Tuesday, Feb. 27, at our West White Oaks facility.

The 2023 Annual Report was presented, and the following Board members were elected for terms that will expire in 2027.

- **Matthew Davlin**
- **Jane Kiel**
- **Amy Wolff Oakes**

Thank you to our Board members for generously volunteering their time to serve the members of Heartland Credit Union.



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Newsletter 2024

Heartland Credit Union Retirement Announcements



Dave Bretz
Chief Financial Officer

Dave Bretz, Chief Financial Officer of Heartland Credit Union (HCU), will retire from his position effective May 1, after over 33 years of service to the organization.

Bretz joined the HCU Board of Directors in February 1991 and served on the board until June 1998. Following his tenure on the Board, Bretz was hired at the credit union as Chief Financial Officer.

Under Bretz’s leadership, HCU has grown from \$72 million to nearly \$462 million in assets. “On behalf of the board and Heartland Credit Union’s management team, I want to thank Dave for his

many contributions over the last 33 years,” said Tom Lex, HCU President and Chief Executive Officer. “He has helped guide the credit union in its growth, and through volatile times, while maintaining financial integrity and providing steadfast leadership. We wish him well as he enters the next exciting phase of his life.”

“I am proud of the work we have accomplished together during my time at Heartland Credit Union,” said Bretz, who indicated that he and his wife Michele plan to spend more time with their three daughters and their grandchildren.

Assuming the position of Chief Financial Officer will be Elana Fiscus. “We are confident that Elana will continue to lead the credit union with the vision of growth and continued success,” Lex said.



John Fidler
Assistant Vice President of Mortgage Lending

John Fidler, Assistant Vice President of Mortgage Lending at Heartland Credit Union, will retire in May 2024, after 22 years of service to the organization.

During Fidler’s tenure, he has held the positions of Mortgage Loan Officer, Assistant Vice President of Mortgage Lending and Branch Manager of the facility on West White Oaks Drive. He has been active in the community, volunteering for Rotary Club of Springfield-South, Association of Mortgage Professionals (President, 2006-2008), Springfield

Area Home Builders Association (Board Member, 2014), Capital Area Realtors (Affiliate of the Year, 2018), Central Illinois Remodelers Council (Treasurer, 2007–2010), Business Networking International, Tuesday Exchangers Networking Group, Business Men in Christ, and West Side Christian Church (Sunday School teacher, Men’s Small Group Bible Study leader).

“John has been a dedicated member of the Heartland team for many years and his work ethic and the service he has provided to our members is immeasurable. We wish him the best in retirement and thank him for all he has done the past 22 years,” said Heartland Credit Union’s President and CEO Tom Lex.

John is looking forward to reading, traveling, playing golf with his wife, Wendy, and volunteering.

Recognizing Different Types of Scams

Phishing | The process of attempting to acquire sensitive information such as usernames, passwords, and credit card details by masquerading as a trustworthy source. Emails claiming to be from popular social sites, credit unions or banks, auction sites, or IT admins are commonly used to lure the unsuspecting public.

Fake Check Scams | Fake check scams involve two main components: 1) scammers send cashier's checks or money orders to you; and 2) they ask you to send part of the cashed money back to them in gift cards, money orders, or cryptocurrency. If you deposit the checks and they are later found to be fraudulent, you will likely be required to pay the deposited funds back to your credit union or bank. Cashier's checks are not cash, and it can take weeks to validate legitimacy. Do not wire or send gift cards, money orders, or cryptocurrency. Your money is not protected in these transactions.

Ransomware Attacks | A type of malware that denies access to a computer system or the files on that system by encrypting (scrambling) the files until a ransom has been paid and then only decrypting (descrambling) the files after payment.

Debt Collection Scams | When someone poses as an agent for a debt collection agency and tries to convince victims to pay a debt that may or may not have already been paid off.

Romance Scams | Fraud has been an unfortunate byproduct of legitimate dating sites. While these sites have brought thousands of couples together, they have also given rise to romance scams where users pretend to have an interest in someone when all they really want is their money. Often, these will take place over a period of time, giving the scammer an opportunity to build trust with their victim before asking for money.

Imposter Scams | People are generally (and obviously) more willing to give money to someone they know and trust as opposed to a stranger. That's why scammers will often pretend to be

someone close to their victim, convincing them to lower their guard and send money without asking questions.

Spoofing | Tricking or deceiving computer systems or other computer users. This is typically done by hiding one's identity or faking the identity of another user on the internet. Email spoofing involves sending messages from a fake email address or faking the email address of another user. Since people are much more likely to read a message from an address they know, hackers will often spoof addresses to trick the recipient into taking an action they would not normally take.

Identity Theft | When someone obtains sensitive personal information (e.g., social security number, driver's license number, address, etc.) and uses it to pose as that individual to participate in fraudulent activity. This usually involves opening credit cards and taking out loans leaving the victim with a large financial burden.

Prize Scams | A scam requiring victims to either pay a fee or provide sensitive personal information to receive a free prize. Scammers rely on the victim's excitement of winning to lower their guard and provide the information requested to claim the prize.

Charity Scams | Scammers like to prey on people's emotions — that's why they will pose as a representative for a real or fictitious charity trying to get victims to donate. While the victim thinks they are contributing to a good cause, they are giving their money directly to the scammer.

Heartland Credit Union Will Never:

Ask for your Online Banking password, card PIN, or 3-digit number (CVV) on the back of your card.

Unless you initiate contact or we complete a request for you, HCU will never ask you for your personal information.

If you receive unusual requests, do not provide any information, and please contact us directly.

Tips For Protecting You & Your Money

Use these tips and best practices to recognize scams in the moment and keep your money safe.

Stay Informed | Keep yourself up to date on the latest trends so you can be prepared if / when a scam presents itself.

Use A Password Manager | Use one of the many password management apps to create, store and safely access all your passwords. Never share your passwords.

Setup Alerts | Use Online Banking tools to create account alerts and get notified instantly when a transaction matches your criteria. To learn more about this feature, contact the credit union.

Use your Check Card Controls | If you notice unusual activity on your accounts, immediately turning your check cards off is a crucial first step in protecting your accounts because it will halt new purchases. Simply call the number on the back of your check card to request a freeze or block your card immediately through Online/Mobile Banking. To learn more about this feature, contact the credit union.

Be Skeptical | If something sounds too good to be true, it probably is — be cautious when interacting with unsolicited calls and emails.

Protect Your Personal Info | Only provide personal information to trusted sources and only when it is truly needed to fulfill a request initiated by you.

Check For Authenticity | If you receive a suspicious email, carefully check the spelling of the email address to confirm it came from a legitimate source.

Monitor Your Credit | Help fight identify theft by checking your credit report regularly to know when new accounts are opened under your name. Heartland Credit Union provides your score FREE through Online Banking.

Do Your Own Research | Don't fall victim to fraud by giving into pressure on an unsolicited call. Take your time to research the opportunity before making any decisions.

Ask Questions | Get in the habit of asking questions. If someone gives you an answer that isn't clear, don't be afraid to ask again to get clarification.



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Shred Day Saturday, April 27, 2024

Where: 2213 West White Oaks Springfield, IL

Time: 9 a.m. - 11 a.m.

Limit of 5 bags/boxes per car