

MEMBER WELCOME GUIDE

Heartland
CREDIT UNION

Welcome to
Heartland
Credit Union

SMACU



Welcome to Heartland

We're ecstatic that members of St. Mary's & Affiliates Credit Union (SMACU) overwhelmingly voted to merge with Heartland Credit Union. Together, we can do so much more while continuing to bring value to all our members.

Please read this mailer carefully as it highlights changes you can expect over the next few weeks, along with some important information you should know prior to the system conversion.

On November 1, 2023, your accounts will be transferred to Heartland Credit Union. Know that we are working diligently to ensure this transition is as seamless as possible. Once you automatically become a Heartland Credit Union member on November 2, you'll continue to receive the same exceptional service you've come to expect, while gaining access to a robust suite of products and services and a state-of-the-art digital banking platform.

Please note that both SMACU offices will be closed on Wednesday, November 1 to complete the account conversion process. Access to account information will be unavailable at all Heartland locations during this process. The offices will reopen as Heartland Credit Union on Thursday, November 2.

For more information about Heartland Credit Union, we encourage you to visit heartlandcu.org.

On behalf of our Board of Directors, associates, and 35,000 member-owners, I welcome you to Heartland Credit Union.

Sincerely,

Angela Hanson

Angela Hanson
President + CEO



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Routing #: 275978886



Plan ahead

eStatements Users

Prior to October 31, download your previous months' SMACU statements if you need to, as the new Heartland system will only store statements from November 2023 onward.

Bill Pay Users

Access to your current bill pay provider will end on October 27. Be sure to download your payees, payment history, and any other information from your current bill pay system prior to that date so you can add payees to your new Heartland bill pay system.

Any payments scheduled for October 28-31 will not process. Please adjust your payments accordingly.

Digital Channels

Add heartlandcu.org to your bookmarks and download Heartland's mobile app so you can begin using it on November 2.

Mail

Make note of Heartland's mailing address:

Heartland Credit Union
5325 High Crossing Blvd
Madison, WI 53718-2301

Beginning November 1, all mail should be sent to this address. Mail addressed to other locations could risk delays in processing.

Timeline

	Tuesday, October 31	Wednesday, November 1	Thursday, November 2
SMACU Branches	Open until 4 p.m.	Closed	Madison • Open 9 a.m. - 5 p.m. Janesville • Closed
Phones	SMACU phones (608.258.5062 or 608.373.8151) are available until 4 p.m.	Unavailable	Heartland phones (800.362.3944) are available from 9 a.m. - 5 p.m.
Digital Banking (Desktop + Mobile App)	SMACU digital banking available until 4 p.m.	Unavailable	Heartland digital banking Phased introduction* Registration required
Bill Pay	SMACU bill pay is unavailable after Friday, October 27	Unavailable	Heartland bill pay Phased introduction* Registration required
Online Loan Application	Available at heartlandcu.org	Available at heartlandcu.org	Available at heartlandcu.org
ATMs	Available for withdrawals Balance inquiries unavailable	Available for withdrawals Balance inquiries unavailable	Available for withdrawals. Balance inquiries unavailable
Debit Cards**	Available	Available	Available
Credit Cards	Available	Available	Available
Checks	Available	Available	Available

*These products and services will be introduced as the systems become available.

**For security reasons, dollar limits will be placed on transactions throughout the conversion.

What you need to know



Accounts

Account Numbers

The majority of members' account numbers **will not** change. Members whose account numbers are changing have been contacted.

Account Access

Your accounts at SMACU will be **unavailable** starting Tuesday, October 31 at 4 p.m. until Thursday, November 2. **While other Heartland branches will be open, your account information will not be accessible until the conversion is complete.**

Direct Deposit

Your direct deposit is not affected and you will continue receiving your direct deposits to your account, including payroll.

Checks

You may continue to use your current SMACU checks until you run out. At that time, order new checks using **Heartland's routing number (275978886)**. If you have remaining SMACU check stock, please bring it in to the credit union for secure disposal.

Certificates

The existing rates and terms of your certificates will remain the same until maturity. Certificates **will not** automatically renew at maturity. Contact us if you wish to renew your certificates upon maturity. For current rates and terms, visit heartlandcu.org.



Statements

All October account statements will be delivered to all members via postal mail free of charge.*

Your previous election of paper or electronic statements will resume with your November statements.

Please note that a \$3 per month fee will be incurred beginning on January 1, 2024 if you choose to receive paper statements. To avoid this fee, enroll in eStatements by December 31, 2023.



Cards

Debit Card

You can continue to use your SMACU debit card. New debit cards will be sent in phases from December 2023 through May 2024.

Going forward, each cardholder will have unique card numbers. Once you've received and activated your new card, your SMACU debit card will automatically close.

If your card is lost, stolen, damaged, or has unauthorized charges on it after November 1, the replacement cards for all cardholders with that card number will be issued at that time.

Cards can be mailed directly to your home, or they can be issued at the following branches:

High Crossing Blvd.	E. Washington Ave.
Williamson St.	Rimrock Rd. (Rusk Ave.)
Struck St.	Verona
Oregon	DeForest
Dodgeville	Platteville
Lancaster	

Credit Card

You will not see an immediate change to your credit card. Credit cards will convert to Heartland's program in February 2024. More information will be coming in the next few months.



Bill Pay

Access to your current bill pay provider will end on October 27. Be sure to download your payees, payment history, and any other information from your current bill pay system prior to that date so you can add payees to your new Heartland bill pay system.

Any payments scheduled for October 28-31 will not process. Please adjust your payments accordingly.

* For October statements only.



Loans

Consumer Loans

Tradelines will be marked as closed/transferred on your credit report at the end of October. Heartland Credit Union will pick up reporting of the tradeline, however, this won't be reflected immediately as processing time is required and will be dictated by the credit bureaus.

All equity loan products and consumer loan products will be brought over to Heartland's systems.

Original terms and conditions will be honored for the remainder of your loan. You can find your loan account number(s) on your statements.

Mortgage Loans

SMACU mortgage loan servicing is changing to Midwest Loan Services. Notification and payment instructions have been sent to those members affected by this change.

Loan Payments

Loan payments (besides those serviced by Midwest Loan Services) should be mailed to:

Heartland Credit Union
5325 High Crossing Blvd
Madison, WI 53718-2301

To apply for a loan, visit heartlandcu.org or call 800.362.3944.



Payments + Transfers

Payments

Payments set up with your current SMACU debit card will not be affected until you receive your new Heartland debit card.

Direct deposits, payments, and transfers set up via ACH will continue as usual.

Payments and transfers set up in SMACU's bill pay will need to be set up in Heartland's bill pay system.

Transfers and payments from SMACU accounts to other SMACU accounts will continue as usual.

The time of day in which scheduled transfers occur will change from midday to end of day.

We recommend you make note of all current payments and transfers, then review them for accuracy after the account conversion.

If you notice discrepancies, please contact us.



Digital Banking

How to Enroll

To access digital banking, you will need to register as a new user.

On a desktop computer:

1. Visit heartlandcu.org
2. Click **"Login"** near the upper right-hand corner
3. Click **"Register a New Account"**
4. Follow the prompts to **create your account**

On a mobile device:

1. **Download our app** from the Google Play or App Store
2. Open app and select **"Register a New Account"**
3. Follow the prompts to **create your account**

Alerts

Alerts currently set up in SMACU online banking will not carry over to Heartland's digital banking platform, but you will be able to reconfigure your alerts once enrolled in digital banking.

If you need assistance with digital banking, visit heartlandcu.org and chat with our digital team.



Additional Information

Mail

All mail — including loan payments, deposits, correspondence, etc. — should be mailed to:

Heartland Credit Union
5325 High Crossing Blvd
Madison, WI 53718-2301

Mail addressed to other locations could risk delays in processing.

SMS Text

SMS Text will no longer be available. Instead, take advantage of our live chat feature on our website and digital banking channels! Just look for the chat bubble .

Featured products + services

Debit Card Round-up



Saving couldn't get any easier! Make purchases using your Heartland debit card and we'll round the purchase up to the next dollar amount and deposit the difference into your Round-Up Savings account, where you will earn up to 10% APY*.

Money Market Accounts



Save faster with an account that you can access at any time. Our Money Market accounts allow you to enjoy the benefits of high rates, no fees, unlimited access to your funds, and convenient online access.

Business Services



Manage your business funds with advantageous account features like no monthly service fees, no deposit fees, and the ability to earn dividends.

Student Loans



Get the money you need to pursue higher education. We can help you get the private loans you need to pay for your degree.

Business Loans



Grow your business with the right funding. Heartland provides a selection of affordable loan options with flexible terms and competitive rates to help you start a new business or grow your existing one.

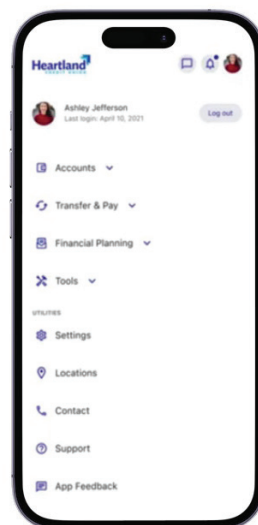
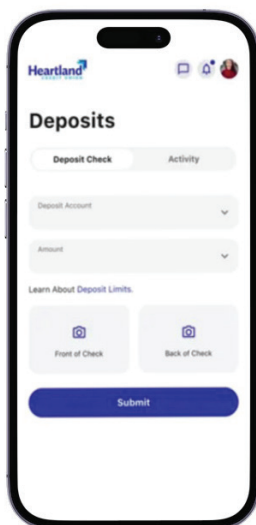
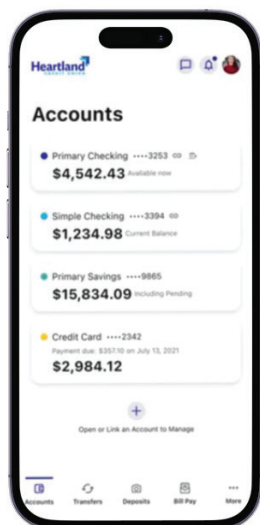
Zogo



Learn about finances in a new and entertaining way! With Zogo, you can earn as you learn. As you complete bite-size lessons, you'll earn points that can be redeemed for gift cards to your favorite stores.

Manage your finances anytime, anywhere.

Whether you're at home, the office, or on the go, you can sign in to digital banking and view transactions, transfer funds, manage loans, connect external accounts, and more! Scan the code below to download the app to your devices today!



*APY = Annual Percentage Yield. Savings rates can change without notice. Please review our Account Disclosure for terms and conditions.

Important Information Inside

<<First Name>> <<Last Name>>
<<Address>>
<<Address Line 2>>
<<City>> <<St>> <<Zip Code>>

Mark your calendar!

Make note of these important dates and events occurring as part of the merger process.



Friday, October 27

Access to your current bill pay provider will end.



Wednesday, November 1

SMACU branches will remain closed for the day while systems are converted.



Monday, October 30

Last day to submit checks via remote deposit capture. Service will end at 3 p.m.



Thursday, November 2

Branches will reopen as Heartland Credit Union



Tuesday, October 31

SMACU branches will close at 4 p.m. and access to Shared Branching will end.



February 2024

Credit card conversion. More information to come!

For the most up-to-date information, visit heartlandcu.org/SMACU