Above: Heartland Credit Union partnered with local agencies to rejuvenate a city park and provide a playground in a low-income community in Hutchinson, KS.

From the Chairman:

What a year! 2018 was a year of great impact for the Heartland Credit Union Charitable Foundation (HCUCF). Key achievements include:

- A 25% increase in funding for our region’s credit unions;
- Launching a disaster relief grant assistance program for credit union employees and volunteers;
- and Creating Donor Advised funds to support credit unions’ local philanthropy.

Thanks to you, we are poised to grow in 2019 by bringing more resources and opportunities to HCUA members. Your generosity transforms “people helping people” to “credit unions helping credit unions” and that is truly honoring our mission. Join me in celebrating the great work of our credit unions and our donor family.

James Nastars, CEO, Meritrust Credit Union
HCUCF Chairman

Mission: To invest in and through credit unions to enhance their ability to serve their members and their community.

Vision: To be the standard of excellence in credit union philanthropy, empowering credit unions to improve people’s lives.
From the Chairman:
What a year! 2018 was a year of great impact for the Heartland Credit Union Charitable Foundation (HCUCF). Key achievements include:

• A 25% increase in funding for our region's credit unions;
• Launching a disaster relief grant assistance program for credit union employees and volunteers;
• Creating Donor Advised funds to support credit unions' local philanthropy.

Thanks to you, we are poised to grow in 2019 by bringing more resources and opportunities to HCUA members. Your generosity transforms "people helping people" to "credit unions helping credit unions" and that is truly honoring our mission.

Join me in celebrating the great work of our credit unions and our donor family.

James Nastars, CEO, Meritrust Credit Union
HCUCF Chairman
In 2018, HCUCF invested $154,339 in 48 CREDIT UNIONS

- $22,147 Professional Development Scholarships
- $66,368 Small Credit Union Assistance Grants
- $65,824 Community Development Grants

Above: The team from Credit Union of America prepares for the annual Wichita Open golf tournament, raising money for Children’s Miracle Network, reaching a record high in 2018.

IMPACT COMMITTEE

Rick Nichols, Chair
River Region Credit Union

Linda Allen
Arsenal Credit Union

Don Cohenour
Retired, Missouri Credit Union Association

LaRae Kraemer
kstate Credit Union

Mike Patrick
Retired, CommunityAmerica Credit Union

Jason Peach
West Community Credit Union

Ashley Pelz
Wichita Federal Credit Union

Michelle Rosner
1st Financial Federal Credit Union
### 2018 Grant and Scholarship Recipients

<table>
<thead>
<tr>
<th>Credit Union</th>
<th>Professional Development Scholarship</th>
<th>Small Credit Union Assistance Grant</th>
<th>Community Development Grant</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st Financial Federal Credit Union</td>
<td></td>
<td></td>
<td>$10,000</td>
</tr>
<tr>
<td>Ark Valley Credit Union</td>
<td>$695</td>
<td>$5,000</td>
<td></td>
</tr>
<tr>
<td>Azura Credit Union</td>
<td></td>
<td></td>
<td>$5,000</td>
</tr>
<tr>
<td>Bell Credit Union</td>
<td></td>
<td></td>
<td>$2,837</td>
</tr>
<tr>
<td>Burlington Northtown Community Credit Union</td>
<td>$2,650</td>
<td></td>
<td></td>
</tr>
<tr>
<td>C &amp; R Credit Union</td>
<td>$319</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central Communications Credit Union</td>
<td>$239</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central Kansas Education Credit Union</td>
<td>$680</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central Missouri Community Credit Union</td>
<td>$2,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>City Credit Union</td>
<td>$5,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Columbia Credit Union</td>
<td>$237</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Financial Credit Union</td>
<td>$850</td>
<td></td>
<td>$4,113</td>
</tr>
<tr>
<td>Credit Union of America</td>
<td></td>
<td></td>
<td>$2,000</td>
</tr>
<tr>
<td>Crossroads Credit Union</td>
<td>$524</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CSD Credit Union</td>
<td>$1,350</td>
<td></td>
<td>$4,101</td>
</tr>
<tr>
<td>Dillon Credit Union</td>
<td>$2,823</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employment Security Credit Union</td>
<td>$3,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EquiShare Credit Union</td>
<td>$400</td>
<td></td>
<td>$1,000</td>
</tr>
<tr>
<td>First Kansas Credit Union</td>
<td>$160</td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Missouri Credit Union</td>
<td>$1,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frontier Community Credit Union</td>
<td>$2,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Heartland Credit Union</td>
<td>$10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Holy Rosary Credit Union</td>
<td>$2,999</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kansas Teachers Community Credit Union</td>
<td>$2,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>KC Fairfax Credit Union</td>
<td>$160</td>
<td></td>
<td>$2,911</td>
</tr>
<tr>
<td>Members 1st Credit Union</td>
<td>$1,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Morton Credit Union</td>
<td>$875</td>
<td></td>
<td>$3,500</td>
</tr>
<tr>
<td>Multipli Credit Union</td>
<td>$2,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>North East Kansas Credit Union</td>
<td>$5,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northland Teachers Credit Union</td>
<td>$4,710</td>
<td></td>
<td></td>
</tr>
<tr>
<td>People’s Choice Credit Union</td>
<td>$3,400</td>
<td></td>
<td></td>
</tr>
<tr>
<td>R-G Federal Credit Union</td>
<td>$798</td>
<td></td>
<td></td>
</tr>
<tr>
<td>River Cities Community Credit Union</td>
<td>$315</td>
<td>$4,678</td>
<td>$1,250</td>
</tr>
<tr>
<td>River Region Credit Union</td>
<td></td>
<td></td>
<td>$2,000</td>
</tr>
<tr>
<td>Riverways Federal Credit Union</td>
<td>$2,436</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shelter Insurance Federal Credit Union</td>
<td></td>
<td></td>
<td>$3,000</td>
</tr>
<tr>
<td>Show Me Credit Union</td>
<td></td>
<td></td>
<td>$7,100</td>
</tr>
<tr>
<td>Skyward Credit Union</td>
<td></td>
<td></td>
<td>$6,000</td>
</tr>
<tr>
<td>Summit Ridge Credit Union</td>
<td>$2,519</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sunflower U.P. Federal Credit Union</td>
<td></td>
<td>$3,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>TelComm Credit Union</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Topeka Police Credit Union</td>
<td>$160</td>
<td></td>
<td></td>
</tr>
<tr>
<td>UBC Credit Union</td>
<td></td>
<td></td>
<td>$5,000</td>
</tr>
<tr>
<td>United Credit Union (KS)</td>
<td>$3,902</td>
<td></td>
<td>$860</td>
</tr>
<tr>
<td>United Northwest Federal Credit Union</td>
<td>$239</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vantage Credit Union</td>
<td></td>
<td></td>
<td>$2,500</td>
</tr>
<tr>
<td>West Community Credit Union</td>
<td></td>
<td></td>
<td>$4,000</td>
</tr>
<tr>
<td>Wheat State Credit Union</td>
<td>$368</td>
<td>$1,680</td>
<td></td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>$22,147</td>
<td>$66,368</td>
<td>$65,824</td>
</tr>
</tbody>
</table>
“We received a grant to help us with the replacement of our drive thru pneumatics system. Our old system was original to our building and way past its expected life span. We knew we needed to replace the system. With the help of the grant we were able to do just that. We couldn’t be happier. With the improved mics and speakers we can hear our members and they can hear us. We are extremely thankful for the assistance we received.”
“In the fall of 2018, City Credit Union was awarded a grant to help with our back office expansion. We were in dire need of space to serve our members in a more personable and private atmosphere. Now we can open accounts in a private office, rather than in our lobby area. Our member’s information is of utmost importance to us and this grant helped us make it happen. We truly appreciate the grant.”

Lisa Autry,
City Credit Union
“Thank you for helping our credit union with one of our local causes. For more than 20 years we have been working to support local organizations. In recent years it has been the Harmony House which provides women and children a safe and secure emergency home as they are escaping domestic violence. In addition to providing them with a safe place, Harmony House empowers survivors of domestic abuse to recover and start to rebuild their lives independently. Our credit union is proud to be a part of this worthwhile cause and we are excited that we were awarded the grant for the fundraiser! Thank you for supporting our cause and community!”

Judy Hadsall, Multipli Credit Union
"This has impacted our community by providing financial support for our members that are heading to college or currently attending college. This is our second year of this program, and our members are greatly appreciative that we are giving back to our community and our members. The grant helped us double the size of our scholarships in 2018! We appreciate the opportunity to have a larger impact on each person’s life.”

Megan Dominguez, Skyward Credit Union
## 2018 Financial Overview

### Income

- **Foundation Bash**: $88,215 (34%)
- **Foundation Cup Golf Tournament**: $50,383 (21%)
- **Credit Union Donations**: $31,032 (13%)
- **Individual Contributions**: $28,233 (12%)
- **Donor Advised Fund**: $16,527 (7%)
- **Corporate Donations**: $16,500 (7%)
- **Investment Income**: $8,804 (4%)
- **Grants**: $5,000 (2%)

**Total Income**: $237,695

### Expenses

- **Small CU Assistance Grants**: $66,368 (25%)
- **Community Development Initiatives**: $65,824 (24%)
- **Foundation Bash**: $37,980 (14%)
- **Foundation Cup Golf Tournament**: $26,011 (10%)
- **Donor Advised Fund**: $25,450 (9%)
- **Professional Development**: $22,148 (8%)
- **Business & Marketing**: $12,795 (5%)
- **Advance CU Movement**: $11,000 (4%)
- **General Fundraising**: $2,391 (1%)

**Total Expenses**: $263,964

### Net Income:

**Net Income**: $(32,269)*

*HCUCF invested in new events and programs in 2018 to benefit HCUA member credit unions. 2018 financials reflect an increase in expenses for donor advised funds and a new Bite of Reality App for 2019.

For full financials, audits, 990s or any other financial information, please visit [hcucf.org](http://hcucf.org) or contact Andrea Robinson, arobinson@heartlandcua.org.
Thanks to our wonderful donors and sponsors, HCUCF raised $237,695 to support credit unions in Missouri and Kansas!

The Kusnetzky family continues to support the Leon G. Kusnetzky Fund for Small Credit Unions by challenging donors to invest in their fund with a $10,000 annual gift.

For a full list of donors and sponsors, please visit hcucf.org.
SAVE THE DATE! MAY 14-16, 2019

FOUNDATION CUP

Old Kinderhook Golf Resort, Lake of the Ozarks

Join us for networking and fun to support HCUCF grants and scholarships!

HCUCF.ORG/GOLF

Thanks to the Foundation Cup Committee:

Michael Dougherty, Co-Chair  
Anheuser-Busch Employees’ Credit Union

Ron Smeltzer, Co-Chair  
Envista Credit Union

Judy Hadsall  
Multipli Credit Union

Rick Nichols  
River Region Credit Union

Rick Schier  
CommunityAmerica Credit Union

Evan Wilson  
Meritrust Credit Union
Thanks to the Foundation Bash Committee:

Gina Evans, Chair
Credit Union of America

Linda Allen
Arsenal Credit Union

Don Cohenour
Retired, Missouri Credit Union Association

Angela Fobes
Meritrust Credit Union

Jennifer Keim
Meritrust Credit Union

Kathy League
Meritrust Credit Union

Amanda Meller
Wheat State Credit Union

Megan Myer
Riverways Credit Union

Lilia Rochel
Millennium
Corporate Credit Union

Rebecca Williford
Mainstreet Credit Union

Greg Winkler
Azura Credit Union

SAVE THE DATE!

SEPTEMBER 12, 2019
The Abbot Event Space • Downtown Kansas City, MO

the THIRD ANNUAL FOUNDATION BASH

Join 400 guests in celebrating the impact of our region’s credit union movement.

HCUCF.ORG/BASH

Thanks to the Foundation Bash Committee:

Gina Evans, Chair
Credit Union of America

Linda Allen
Arsenal Credit Union

Don Cohenour
Retired, Missouri Credit Union Association

Angela Fobes
Meritrust Credit Union

Jennifer Keim
Meritrust Credit Union

Kathy League
Meritrust Credit Union

Amanda Meller
Wheat State Credit Union

Megan Myer
Riverways Credit Union

Lilia Rochel
Millennium
Corporate Credit Union

Rebecca Williford
Mainstreet Credit Union

Greg Winkler
Azura Credit Union

11
“Starting the River Region Fund was an easy decision for my credit union. We avoid paying taxes on earnings by making a contribution to the donor advised fund. Then we use those funds throughout the year to directly support local charities that impact our members. It’s a great opportunity to make a local impact and support the Foundation.”

– RICK NICHOLS, CEO, River Region Credit Union

To start your credit union’s own charitable giving fund, visit hcucf.org or contact Andrea Robinson, arobinson@heartlandcua.org.
THANKS TO OUR DONORS!

COMMUNITY DEVELOPMENT CHAMPIONS
$5,000 - $9,999

ConvergeOne
SWBC

AZURA
Meritrust
CISCO

Arsenal Credit Union
Credit Union of America
CU Direct
Dolphin Debt Access, LLC
Enterprise Holdings Foundation
Envista Credit Union
Equips
Frontier Community Credit Union

$2,500 - $4,999

Heartland Business Services
Heartland Credit Union
Mainstreet Credit Union
Mazuma Credit Union
River Region Credit Union
United Consumers Credit Union
Vantage Credit Union

$1,000 - $2,499

Allied Solutions
AMI Information Systems
Central MO Community Credit Union
Don and Sheila Cohenour
Haley DaVee
Brad Douglas
Larry Eisenhauer
Farmway Credit Union
First Community Credit Union
Lisa Ginter
Stephanie Greenwood
Don and Molly Homan

Ben Hudson
Robert McKay
NASCUS
James Nastars
Rick Nichols
Quantum Credit Union
Andrea Robinson
Riverways Federal Credit Union
Show Me Credit Union
Skyward Credit Union
Greg Winkler

Continued next page 13
The Millennium Corporate Credit Union team poses during the 2018 Foundation Bash.

$500 - $999

- Eric Acree
- Linda Allen
- Assemblies of God Credit Union
- John Beverlin
- Steven Carr
- Columbia Credit Union
- Dennis and Ann DeGroodt
- Ryan Dold
- Michael Dougherty
- Employment Security Credit Union
- EquiShare Credit Union
- Golden Plains Credit Union
- Judy Hadsall
- Tana Hoffman
- Holy Rosary Credit Union
- kstate Credit Union
- McPherson Co-Op Credit Union
- Metro Credit Union
- Rick Schier
- Keith Steinhoff

$250 - $499

- Ark Valley Credit Union
- Patricia Behnen
- BKD, LLP
- Chuck Bullock
- Karen Callaway
- C & R Credit Union
- CSD Credit Union
- Century Credit Union
- Credit Union of Emporia
- Dillon Credit Union
- First Missouri Credit Union
- Mark Hohenstein
- Jim and Karen Holt
- Hyatt St. Louis Regency at The Arch
- KS Blue Cross/Blue Shield Credit Union
- Kinderhook Lodge
- LaRae Kraemer
- L. Keeley Construction
- Marriott Downtown
- Paul Meissner
- Members 1st Credit Union
- Mid American Credit Union
- Morton Credit Union
- Stephanie Mullholland
- Multipli Credit Union
- OM Financial Group
- Ozark Federal Credit Union
- Leah Redding
- Reliance Credit Union
- Larry Sewell
- Larry Schmitz
- Robert Schuckmann
- Robert Thurman
- United Credit Union (KS)
- United Credit Union (MO)
- Volt Credit Union
- Wheat State Credit Union
- Carol White
- Wichita Federal Credit Union
- Randy Yeck
$100 – 249

David Adams
Lisa Althoff-Simmons
Karen Baker
Martin Bass
Bell Credit Union
Randy Blue
Bridget Bowles
Burlington Northtown Community Credit Union
Central Communications Credit Union
Central Kansas Education Credit Union
Ceriotti & Company, Inc.
Christine Whitcraft
City Credit Union
Conservation Employees Credit Union
Cooperative Credit Union
CU Alternative Lending
Drury Hotels
Electro Savings Credit Union
Emporia State Federal Credit Union
Federal Home Loan Bank of Des Moines
Federal Home Loan Bank of Topeka
John M. Floyd & Associates
Diana and Jim Frownfelter
Michael Gatrell
Kansas Teachers Community Credit Union
KC Fairfax Federal Credit Union
Tom and Shawn Kusnetzky
Lovers Lane Credit Union
LSC
Kathryn Harvel
Homewood Suites by Hilton
Hotel Phillips
Jennifer Kirmse
Christopher Leuckel
Marla Marsh
Bob Mayes

Bev McConaughey
Amy McLard
Members Resource LLC
Midland Theatre
Angela Miller
Ronald Miller
Missouri Central Credit Union
Mary Munger
Andy Partney
Ashley Pelz
Reliable Lender Services
River Cities Community Credit Union
Scott Shults
Liz Steffen
St. Louis Community Credit Union
David Tate
Lynn Walker
Wayne and Cathy Warfel
White Eagle Credit Union
West Community Credit Union

For a full list of all donors, please visit hcucf.org. If there is any error or omission in the list above, please accept our sincerest apologies and contact arobinson@heartlandcua.org.
Thank you for your support of the Community Investment Fund:

Central Missouri Community Credit Union
Electro Savings Credit Union
Heartland Credit Union Association
Mazuma Credit Union
Members 1st Credit Union

Millennium Corporate Credit Union
Ozark Federal Credit Union
River Region Credit Union
Rolla Credit Union

For more information about the Community Investment Fund visit ncuf.coop/cif

NEW IN 2019!

BITE OF REALITY
App for Reality Fairs

HCUCF has a new tool for credit unions interested in hosting financial reality fairs. The Bite of Reality app modernizes the fairs and simplifies the logistics. To learn more contact Andrea Robinson, arobinson@heartlandcua.org or visit heartlandcua.org/BOR.
THANKS TO OUR DONORS!
GET INVOLVED
WITH YOUR FOUNDATION!

To apply for a grant or scholarship visit
hcucf.org/apply

To donate, or sponsor an event visit
hcucf.org/waystogive

To volunteer, learn more about workplace giving,
or any other questions, please contact:
Andrea Robinson,
Executive Director of External Affairs and Philanthropy
aroebinson@heartlandcua.org, 800.392.3074, x1316