

September 29, 2015

Dear Member,

As an existing member of the Heartland Credit Union's Young at Heart Club, you receive many benefits throughout the year, including:

Service	YAH Cost	Non YAH Cost
Personal Checks *Limit two boxes per year	FREE (with direct deposit)	Regular Checks = \$18.35
Guaranteed Checks	FREE	\$3.00 after two free per month
Coin Counting	FREE	\$1.00 per \$25.00 after first \$50.00
Photocopying	FREE	Not Available
Checkbook Balancing Assistance	FREE	\$20.00 per Hour
Social Activities	Varies	Not Available
Annual Holiday Luncheon *Invitation Only	FREE	Not Available

**The annual dues of \$20 per year will be charged on October 31<sup>st</sup>. Dues will be pulled from your main savings (000) account. Please be sure to have the funds available. If the funds are unavailable, your Young at Heart membership will be revoked and you will be unable to receive the club benefits listed above.**

If you have any questions or concerns, please contact us at 217-726-8877.

Sincerely,

**The Marketing Department**  
Heartland Credit Union