

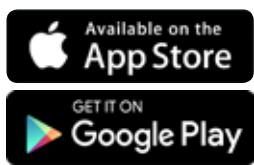
# THE PULSE



2019 QUARTER 2

## CardValet®

Iowa Heartland is proud to offer CardValet®, a new card management and fraud mitigation tool for debit cardholders. Simply download the free app from the Apple® App Store or Google® Play Store, and you can actively manage your debit cards.



With this new and powerful debit card management tool, you can set parameters for when, where and how your debit card is used. It's easy to 'turn off' your debit card with your smartphone, and 'turn on' your debit card when you want to use it.

The on/off feature is only one of the safeguards available with CardValet. Using the GPS system in the smartphone, geographic use restrictions can be established. Other controls can restrict usage by merchant and spending limit. Real time alerts create another layer of fraud protection with notice that a transaction was attempted, declined or both.

CardValet puts the control of your debit cards in your hands! Link more than one account to keep track of all debit cards in one easy-to-use application.

CardValet is ideal for self-service oriented mobile-bankers who want to better manage and safeguard their money, and ideal for parents who want to control and monitor the spending of family members. It is also beneficial for businesses that want to ensure spending policy compliance.

To learn more about CardValet visit [CardValet.com](http://CardValet.com) or call us at 641-424-5391 or stop in today and speak with one of our member service experts.

\*CardValet is a registered trademark of Fiserv, Inc.



**VEHICLE LOANS**  
AS LOW AS **3.59%**



**HOME EQUITY LOANS**  
AS LOW AS **4.25%**



**SIGNATURE LOANS**  
AS LOW AS **7.00%**



**OTHER LOANS**  
AS LOW AS **6.25%**

\*Actual rates may be higher based on credit history.

## IT'S NEVER TOO LATE TO START SAVING FOR THE BIG DAY

Call or stop in today to open your FREE Christmas Club Account and start saving today!

641-424-5391



[cu@iowaheartland.org](mailto:cu@iowaheartland.org)



@IowaHeartland



@IaHeartCU



## HOLIDAY CLOSINGS

SEPTEMBER

02

Labor Day

OCTOBER

14

Columbus Day

## SAVINGS RATES

Declared 2nd Quarter 2019 Dividends.

Type	Rate	APY
Shares Under \$2,000	0.05%	0.05%
Shares Over \$2,000	0.07%	0.07%

Money Market, IRA's, Certificates – Stop in or call Iowa Heartland at 641-424-5391 for rate, term and any associated fees.

Your Savings are federally insured to at least \$250,000 by the NCUA National Credit Union Administration, a U.S. Government Agency.

## Office Hours:

Monday: 8am-5pm

Tuesday: 8am-5pm

Wednesday: 8am-5pm

Thursday: 9am-5 pm

Friday: 8am-5pm



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