



## Thanks to Our Associates

As we wrap up spring planting season, we start thinking of new opportunities, as well as remembering what has made us successful. Our past success at Heartland Bank has been based on our talented and dedicated team of associates.

Since the end of 2017, we have had many well-deserved retirements. We have already celebrated these retirements, but once again, I would like to thank each of the retiring associates for their dedication, commitment to customers and tireless focus on making Heartland Bank a great place to work and bank.

A huge “Thank You!” goes out to Jim Bodyfield, Cheryl Myers, Deb Novak, Marie Ortgies and Betsy Wilkins. While we can never replace you, we wish you the best.

Our future success will also be based on our talented team of associates. As many of you know, we were named one of the *Best Banks to Work For* in 2017 by American Banker magazine.

To start off 2018 with a big “Thank You!” to our associates, we distributed \$1,000 bonuses to full-time, non-executive associates, as well as \$500 bonuses to part-time associates. We think it’s important to share our savings as a result of the recently passed tax reform with our staff. We are proud to be one of three Nebraska-based banks who paid these special bonuses.

Additionally, we have added a couple of new benefits assisting our associates with the costs of expanding their families, as well as enhancing their education. We added paid Parental Leave and Tuition Assistance as important components of our comprehensive benefits plan. We firmly believe the best way to take great care of our valued customers is to make sure we are taking great care of our tremendous associates.

Thank you again for doing business with Heartland Bank and trusting us as your banking partner.

We are humbled by the trust you place in us, and you have our commitment we will work tirelessly to continue to earn your trust each and every day.

— JOHN WILKINS, PRESIDENT / CEO

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## NEW FACES

### NEW PLACES



**Jackie Imler**  
CUSTOMER SERVICE ASSOCIATE

Jackie Imler joined Heartland Bank in January at the Hastings branch. Jackie comes to the bank with four years of banking experience. Originally from Blue Hill, she now lives in Glenvil with her husband and three children. Her family owns a feedlot with 2,000 cattle and farms around 2,000 acres. When she's not busy hauling her kids around, Jackie enjoys being outside. Her favorite activities include camping, fishing and playing volleyball.



**Mike Gaston**  
UNIVERSAL BANKER

Mike transitioned from the Riverdale branch to the Kearney branch in April. After graduating from Fairbury High School, Mike continued his education at the University of Nebraska - Kearney with a degree in Recreation Management and Sports Administration. He has been married to his wife, Kelsey, for six years. They have two children, 5-year-old Maddex and 18-month-old Maelee, and their dog Willie. During his free time, Mike enjoys grilling and gardening.



**Raegen Christiancy**  
PART-TIME CUSTOMER SERVICE ASSOCIATE

Raegen joined Heartland Bank's Kearney team at the end of April. Originally from the area, she graduated from Kearney High School. She is entering her junior year at the University of Nebraska - Kearney, majoring in Visual Communications and Design. During her free time, she enjoys hanging out with her family and friends.



**Courtney Hallett**  
TRUST OPERATIONS ASSOCIATE

Courtney made the transition to the Heartland Trust Company in May. Originally from York, Courtney spent a majority of her life growing up in Anderson, South Carolina. On top of her accounting degree, she is pursuing a bachelor's degree in Human Resources Administration. She also enjoys spending time outside in the sunshine in her free time.



## Door-to-Door Asphalt Paving Scams

It all starts with a knock on your front door. You open it to find a worker who informs you they're in town finishing up a project and have extra materials left over. They ask if you would like to have them repave your driveway for a reduced price.

**Unfortunately, it may be too good to be true.**

As the weather gets nicer, there is an increase in asphalt paving scammers. These scammers go door-to-door, paving driveways with used asphalt that has been ground off roadways.

They may be offering bad asphalt at hiked prices, many times quoting low for the services and then charging more once the job is completed. Once they

have your money, they disappear, leaving you with a driveway that will not hold up for long.

### How do I protect myself?

**1. Ask for references.** Professional asphalt pavers don't go door-to-door. Call the company you would like to pave your driveway yourself instead.

**2. Ask for a written estimate.** Having documentation can help protect yourself from being overcharged for a service.

**3. Watch for out-of-town license plates.** Many of the scammers move locations by night and are targeting people, regardless of where they live.

— SHANNON DRUDIK, VICE PRESIDENT / COMPLIANCE OFFICER





Not an actual alert.

## My Mobile Money

### More ways to guard your card.

We're excited to introduce My Mobile Money Access, a new app to help you control and monitor card usage anywhere, anytime using your smartphone.

With My Mobile Money Access, you can manage your spending, protect your card from fraud and set up alerts and controls to determine how your card is used. For example:

- **Card Activity Alerts** – If you want to be in the know about all of your card activity, you can get a notification with every purchase. Or, you can set up notifications for transactions based on Location, Merchant Type, Transaction Type and Spending Limits.
- **Spending Control** – Control how your card is used. Sign up for alerts based on spending thresholds or choose to have transactions denied based on spending limits, transactions

and merchant types. Also, get low account-balance notifications sent straight to your phone.

- **Location Alerts & Controls** – Control where your card is used. Just as with spending controls and alerts, you can choose to set up alerts, or transaction denials based on the location of purchase. Define your area with either your current location, a region or country. We still recommend notifying us if you're planning on traveling.

- **Card-Present Transactions** – This option is based on the location of your device. My location compares the GPS location of the device to the merchant's physical location. If they don't match, you can have it set up to either deny the transaction or receive an alert.

- **Card Shut-Off** – Instantaneously turn your card off or on with the My Mobile Money Access app. If you lose your card, leave it behind at a restaurant, or only want to have it on when you're making a purchase, just flip the switch within the app. When your card is turned off, it can't be used.

### My Mobile Money Helps Protect Your Account from Fraud

Fraud alerts allows you to respond quickly to potential fraud on your card. With My Mobile Money Access, alerts come directly to your mobile device if our fraud monitoring service suspects a transaction might be fraud. The alert will give you the option to approve or deny the transaction.

In addition to being notified of potential fraud through the My Money Mobile Access app, you can also indicate transactions you didn't make on your "Transaction Screen."

— CAITLIN DUMAS, MARKETING DIRECTOR / OFFICER

**DOWNLOAD NOW**

Find My Mobile Money in your app store.

## MY HEARTLAND LIFE PHOTO CONTEST

Grab your cameras, shutterbugs! Heartland Bank is getting ready to make our 2019 community calendar, and we want your photos! Show us your perspective and capture what your life in the heartland has to offer.

Submit photos by August 30th at [www.MyHeartland.Life](http://www.MyHeartland.Life)



## BUSINESS SUCCESS STORY

# The PACHA COLLECTIVE

STORY BY  
REBECCA SVEC  
PHOTOS BY  
CAITLIN DUMAS

You can buy Pacha soap simply because you need a bar of soap. Some customers do just that.

But, the team at Pacha Soap Co.™ wants you to know the rest of the story.

Pacha Soap Co.™ produces natural soap and experiential bath products in its downtown Hastings, Nebraska, shop. It uses premium plant and essential oils; and each batch, from bars to bath soaks, is handcrafted.

Founders Andrew and Abi Vrbas have designed their company for social good, with a mission to “buy locally and create livelihoods globally.”

Pacha’s mission starts “pre-sale” with organic ingredients sourced from around the world, stimulating economies of impoverished areas. Its “post-sale” impact includes projects to

establish soap shops, clean water initiatives and business ventures in regions of Africa and South America.

“We believe that business at its core is a tool to liberate people [from poverty],” Andrew said.

As part of their mission, the company has donated over 3 million soap bars in developing nations.

But Andrew and Abi wanted something sustainable, so Pacha also establishes business opportunities for helping people invest in a business and their future, instead of living day-to-day due to poverty.

“The goal is to have the businesses, over time, become financially independent and use their capital to start other businesses,” Andrew explained.

Examples include a soap shop created through a partnership with Imagine Burundi (Africa) and a partnership with Water4, providing clean water and jobs for skilled, in-country drillers.

“I think the thing that we can be most proud of, is that if something happens to Pacha now, if for some reason we shut our doors ... we know that there are six skilled workers in Burundi who have their own business drilling clean water wells. They can thrive on their own,” Abi said.

Five years in, Pacha views itself less as a soap company and more as a collective group of people working toward the same mission. The ‘Pacha Collective’ includes all, from harvesters unearthing pink salt in Peru to the Pacha crafters searching for an electric shade of yellow.

And, naturally, the customers.

“Our success is everyone’s success,” Andrew said.

Abi believed in Andrew’s idea when he returned from volunteering in Peru. The strong connection to the Earth there, along with Peru’s sights and smells, inspired the natural fragrances in Pacha products.

Everything flowed from Peru, they explain; and their faith, luck, work and committed team keep it going. They’ve advanced from Farmer’s





Markets to over 400 stores nationwide; from a "husband and wife team" to an employer of more than 45 full-time employees.

Perhaps the biggest indicator of growth is a recent award. Pacha Soap Co. was named the 2017 Whole Foods Market Supplier-of-the-Year, selected from thousands of vendors.

"To receive such a prestigious award from a retailer such as Whole Foods speaks volumes to the amount of partnership, passion and determination this team exudes. There truly is something special about Pacha Soap Co., both in the products and its people," said Jill Mathis, Director of Marketing.

They strive to make the best product and a product with a great story, according to Natalie Legener, Research and Development Director. They look for the mission of each vendor. They put new products through the Pacha Mama (Mother Earth) test – asking themselves, "Would Pacha Mama approve of this?"

"The brand exists to inspire and spread goodness from people to communities to

the world. By purchasing our products, good ultimately starts with you. I believe that is the foundation of our passion," said Jill.

It builds through each stage of the journey in the Pacha Collective, from a plant in the ground to a handcrafted product, and all the people in between who play a part.

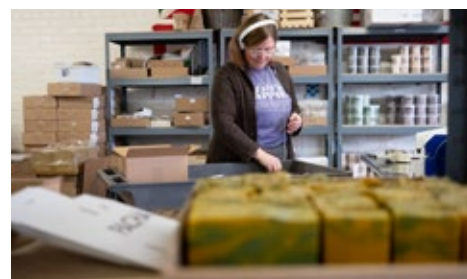
The farmer. The vendor. The families who benefit from Pacha's outreach and are inspired to keep the good going.

The crafters with the ideas. The promoters with the words. The people in Hastings who listened to Pacha's ideas and heard the merit.

All the way to the customer about to make a purchase, thereby becoming a part of the Collective – which is now holding its collective breath – waiting to see.

Not if they buy it. But if they get it. Do they get Pacha's version of good?

Because that's what binds all the pieces and all the people together and makes it work.



**SEE IT IN ACTION**  
Visit our website to see more photos.





## "Anchors Aweigh!"

Have you ever wondered what it was like to experience a transatlantic crossing during the golden age of steamship travel? Imagine standing on the freshly painted deck of a newly-built steamship, surrounded by your trunks and suitcases, ready to spend the next week sailing across the Atlantic Ocean to Europe. How exciting! As a member of the Ambassador Club, we help you recreate those types of experiences.

The Ambassador Club recently returned from yet another adventure abroad - a cruise along the exotic Mexican Riviera! Our journey began with a taste of elegance from the past - a night on the Queen Mary, a lovingly preserved

steamship from a bygone era. For one night, we experienced the luxury and splendor associated with the great steamships.

When Queen Mary left Southampton on her maiden voyage in 1936, she offered the very best in oceanic travel. All first-class cabins boasted a telephone, and the ship provided a heated swimming pool containing 110 tons of seawater. Queen Mary resembled a small city, carrying around 2,100 passengers and 1,100 crew members. Provisioning this floating city required a massive stock of food. On each transatlantic crossing, over 10,000 meals would be served each day, requiring 20 tons of fish; 70,000 eggs, 4,000 gallons of milk; 50,000 pounds of potatoes; 3 tons of butter; and 2,000 pounds of cheese.

Sadly, the arrival of air travel ended Queen Mary's working life. In 1967, the great ship came into the harbor for the last time. Now, she stands permanently moored in Long Beach, California.

As a member of the Ambassador Club, we offer you the very best in travel opportunities. Whether you are interested in learning about different cultures, places or even time periods, we have something for you.

If you would like to learn more about the Ambassador Club, I would love to talk to you. I look forward to seeing you on our next adventure!

— SHEILA SMITH, AMBASSADOR CLUB  
DIRECTOR



### Hastings Monthly Coffee

- Friday, June 1st
- Tuesday, July 3rd
- Friday, August 3rd
- Friday, August 31st
- Wednesday, October 3rd
- Friday, November 2nd
- Monday, December 3rd



### Kearney Monthly Coffee

- Tuesday, June 12th
- Tuesday, July 10th
- Tuesday, August 14th
- Tuesday, September 11th
- Tuesday, October 9th
- Tuesday, November 13th



### November 29, 2018 | 6:00 pm Christmas Party

St. Joseph's Catholic Church  
831 E Street, Geneva, Nebraska  
**Cost:** \$12 per person

Entertainment provided by Melinda Ferree, Patsy Cline impersonator.





## November 13 - 16, 2018 Branson, Missouri

Come with us to experience Branson at its best during the holidays!

The trip will include seeing Samson, Titanic Museum, Daniel O'Donnell, Christmas Wonderland, Brett Family Singers, 50's & 60's, Branson's Gift of Lights and the Oak Ridge Boys.

### RSVP by September 16th:

Contact Sheila by calling (402) 759-3114 or online at [MyAmbassadorClub.com](http://MyAmbassadorClub.com)



## June 20 - 28, 2019 Washington's Waterways and National Parks

Explore the Pacific Northwest from Seattle's vibrant waterfront to the English charm of British Columbia's capital, Victoria and much more!

**RSVP to Sheila Smith:** Contact Sheila by calling (402) 759-3114 or online at [MyAmbassadorClub.com](http://MyAmbassadorClub.com)

**Travel Show:** July 11th, 2018 at 5:30 pm in the Heartland Bank Geneva Conference Room. RSVP for the travel show by July 6th, 2018.



## November 6 - 15, 2019 Memorials of World War II

Featuring the 75th Anniversary of D-Day, journey through the myriad reminders of this watershed event in world history. Discover the memorials, museums and landmarks standing in dedication to the heroic soldiers. Visit Omaha, Juno, Sword and Utah Beach, and pay respect to the lives honored at the Normandy American Cemetery and Memorial.

**For More Information or to Book Now and Save \$200 Per Person:** Contact Sheila by calling (402) 759-3114 or online at [MyAmbassadorClub.com](http://MyAmbassadorClub.com)

# MY AMBASSADOR CLUB

## Trips, Events & Much More

The Ambassador Club is our way of expressing appreciation for the experience and assets of our customers over 55 years of age.

The club is a combination of products, services and special opportunities to make money management easier and life more enjoyable!

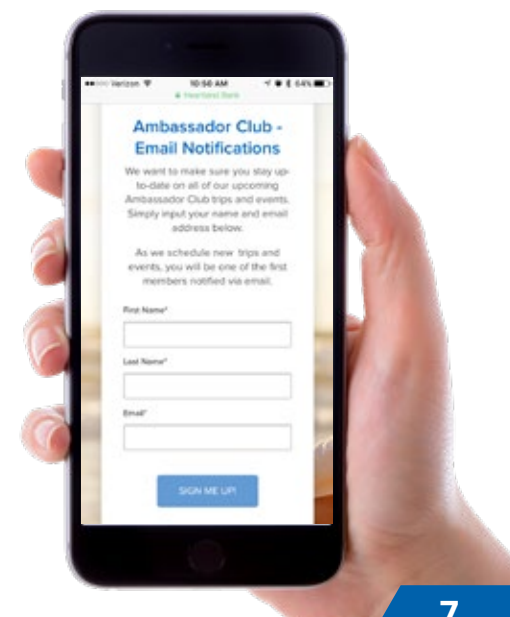


## Don't Miss Out on the Fun!

To get a complete list of all the upcoming trips and to sign up for the Ambassador Club email updates, visit the link below.



[MyAmbassadorClub.com](http://MyAmbassadorClub.com)





*Pictured Above: Twelve students from Fillmore County high schools receive the Earl H. Wilkins Scholarship. (Back row left to right) Lucas Swartzendruber (President / Heartland Trust Company), Jan Stoldorf (Vice President / Geneva Branch President), Tanner Ourada, Elizabeth Hayes, Corey Maloley, Daniel Andrews, Garrett Whitley, Andrea Mumm (Universal Banker), John Wilkins (Chairman / CEO / President). (Front row left to right) Aiwa Temme, Sophia Frook, Ashley Benorden, Tristen Mosier, Cole Jividen, Katherine Schoenhals. Not pictured: Catherine Mick.*

## Fillmore County Students Awarded Scholarships

For 47 years, Heartland Bank has been providing scholarships to help local students continue their education. The Earl H. Wilkins Scholarship fund, administered by the Heartland Trust Company, is awarded to Fillmore County high school graduates seeking post-secondary education.

This year's recipients consisted of seven college freshmen and five sophomores. The students come from a variety of majors, ranging from education, medical, agriculture and mathematics.

"[I decided to become a teacher because] education is the foundation for life," Cole

Jividen, elementary education major, said. "If you don't have it, you get behind in life."

Some students decided on their major due to their life experiences and wanted to share the experience with others.

"Teachers are important for America's youth. I was a troublemaker in school. My teachers helped change me, and I want to do the same," Corey Maloley, secondary education major, said.

Others recognized their strengths.

"Math is my strong suit. I didn't actually know what actuary science was until my junior year," Ashley Benorden, actuary science major, said. "You have to take a lot of calculus, and I like calculus."

Recipients acknowledged the benefits of receiving the scholarship, past the monetary value.

"[Having a scholarship, like this one from Heartland Bank] is really beneficial. Finances are one of the biggest stresses of college," Ellie Hayes, psychology major, said. "I'm a member of a sorority, which has really helped me grow as a person; and I wouldn't be able to afford that without my scholarships."

Scholarships also help relieve stress for those planning on extending their education past an undergraduate degree.

"Trying to finance college is a huge stress. On top of wanting to go to grad school, it helps reduce my potential debt and lets me focus on my schooling," Tristen Mosier, exercise science major, said.

— BRIANNA TUREK, MEDIA SPECIALIST