



# Newsletter

For members of Harvester Financial Credit Union

October 2016

## SAVE TO WIN

Saving money has never been so much fun. With our new Save to Win program that was launched in August, it's simple to open a 12-month Save to Win share certificate account and make an initial deposit of at least \$25. For each \$25 deposit you make (up to \$250/month), you'll earn one entry into a drawing for both monthly and quarterly prizes. Prizes range from \$25 to \$5,000. The more you save, the more chances you have to win!

Tip for Saving: Motivate yourself to save even more by setting a goal such as a down payment for a new car, a fun weekend away, or building your emergency fund. You'll earn interest on everything you save and hopefully form a life-long savings habit.

\*For complete program details, go to <https://www.harvesterfcu.org/save-to-win/>.

## EMV Debit Cards

The biggest benefit of our EMV debit cards is that the chip makes it more challenging for someone to steal your card number for in-person transactions. Many merchants are already using the new chip-ready terminals. All you need to do is insert your card in the terminal and leave it inserted until you're notified that the transaction has been approved (Depending on the transaction, you may have to enter your PIN or signature.) It takes a few seconds longer than the swipe method, but increased security makes the extra time worth it. If you're at a merchant that still uses the old technology, just swipe your card as you used to and follow the prompts on the machine.



## Convenience Matters

**Our goal is to save you money and time.** We offer three great ways to make banking faster, easier and much more convenient:

1. **Mobile Banking** — Access your accounts wherever you are with our mobile app. Check balances, deposit checks, transfer funds, pay bills and more. Banking has never been easier! **Download our app today!**
2. **Home Banking** — Transfer funds to external accounts, set up automatic bill payments, view statements, set up text or email alerts and much more.
3. **Shared Branching** — Take advantage of Shared Branches when you're in a different town, out on the road or in a state way across the country.

Shared Branches are a network of more than 5,000 credit unions across the country where you can conduct transactions as if you were at one of our Harvester branches.

### Just look for the logo!

**Click here to find a location near you** or download the CO-OP Shared Branch app on your phone to easily access a branch near you.



## Join us at the Irvington Street Fair

On October 29, 2016, we will have a booth at the Irvington Street Fair. We will have candy and giveaways. Feel free to stop by. The Irvington Street Fair will also provide free entertainment, a Halloween parade, food and other fun activities. Don't miss out on this exciting day! The event is from 10am – 5pm.

# Shelbyville Rock-a-thon Results

We raised a total of \$850 to the Shelby County Cancer Association this year thanks to our members and staff. We appreciate all of those that came out to our Shelbyville branch to donate!



*Shelbyville staff pictured on rocking chair*

## Hydrocephalus Walk

We want to make a difference by donating to the Hydrocephalus Association.

Oliver, a little boy with Hydrocephalus, developed this life threatening condition, caused by abnormal accumulation of cerebral spinal fluid. Oliver has already had two brain surgeries and he, along with thousands of others with this disease, face a lifetime of challenges with mostly outdated and ineffective treatment options.

We are immensely grateful for everyone who has donated to the Hydrocephalus Association. We have raised more than our goal amount of \$2,000 and the total is still climbing. Several of our staff members are walking for the upcoming 5K for the Hydrocephalus Association on October 1st. To learn more about Hydrocephalus and Oliver, go to <https://www.harvesterfcu.org/hydrocephalus-walk/>.



*Indy staff pictured with people donating to the Hydrocephalus Association*



## Reward Yourself

Go ahead... reward yourself with our **Platinum Rewards Cash Back Credit Card**. It's guilt-free.

- No annual fee.
- No cash advance fee.
- No balance transfer fee.

**3.9% APR for 6 months** (after the initial 6 months, it's 8.9% APR) <sup>1</sup>

Save what you pay on other credit cards that have annual fees and spend money on something you actually want. Not that many people carry cash nowadays, and in emergency situations it's great to know that you can take out cash from an ATM with your Platinum Cash Back Credit Card ...rest assured that you will enjoy the same low interest as for regular purchases. Whether you're traveling across the globe or in the comfort of your home sipping a pumpkin spice latte and shopping online, you can have peace of mind knowing that your Harvester Visa® credit card is accepted at millions of locations.

To see how our Platinum Cash Back card compares to credit cards from Citibank, Chase and Bank of America, go to:

<http://bit.ly/2chRydZ>

<sup>1</sup> APR = Annual Percentage Rate. Must qualify for membership. Subject to credit approval. Not all our credit cards are rewards based. Rates are variable and subject to change. Please contact us for full disclosures at 317.352.0455.

## Locations

### Indianapolis

7020 Brookville Road  
Indianapolis, IN 46239  
*Lobby & Drive Thru Hours*  
Monday, Tuesday & Thursday:  
8:00 a.m. – 5:00 p.m.  
Wednesday:  
9:00 a.m. – 5:00 p.m.  
Friday:  
8:00 a.m. – 5:30 p.m.

### Shelbyville

1220 Miller Avenue  
Shelbyville, IN 46176  
*Lobby & Drive Thru Hours*  
Monday, Tuesday & Thursday:  
8:30 a.m. – 5:00 p.m.  
Wednesday:  
9:00 a.m. – 5:00 p.m.  
Friday:  
8:30 a.m. – 6:30 p.m.

**For 24 Hour Lost/Stolen  
Debit Cards**  
855.490.2380

**For 24 Hour Lost/Stolen  
Credit Cards**  
855.519.9869

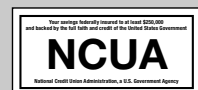
**Sybil Automated Phone  
Teller**  
317.351.2352 or  
800.471.6663

**Holiday Schedule**  
Columbus Day – October 10  
(closed)  
Veteran's Day – November 11  
(closed)  
Thanksgiving Day –  
November 24 (closed)  
Christmas Eve – December  
24 (open until noon)  
Christmas Day – December  
25 (closed)

**Board of Directors**  
Jerry R. Walters, Chairman;  
Virgil Whorton, Vice  
Chairman; Rod Cannon,  
Treasurer; Owen Rexroat,  
Secretary; Michael Metcalf,  
Steve Bennett, Al Hairston

**Supervisory Committee**  
Michael O. Williamson,  
Chairman; Charlie Campbell,  
Carl Delph

**HFCU Management**  
Bryan C. Fluke, President/  
CEO; Lone Callahan, Vice  
President; Joy Cooper, Main  
Branch Manager; Sherry  
Wood, Shelbyville Manager  
For current rates, visit our  
website at: [harvesterfcu.org](http://harvesterfcu.org)  
or call 317.352.0455 or  
800.326.2279.



# Get Roadside Assistance for Less Than \$1\* per week with CU Road Pal!

CU Road Pal was created exclusively for credit union members and offers a wide range of roadside assistance services at significant savings as compared to competing roadside assistance plans.

For less than \$1 per week\*, members can have the safety and security of 24/7 protection while on the road. And, you are covered in any vehicle – whether you are the driver or the passenger.

## Plans include:

- 25 mile, 50 mile and 100 mile towing options
- Emergency towing
- Emergency fuel delivery service
- Emergency flat tire assistance
- Emergency lock-out assistance
- Battery service and more!



[Click here](#) to check out the CU Road Pal plans and pricing and enroll today!

CU Road Pal is just one of many member discounts available with the **Love My Credit Union Rewards program**. Members have saved nearly \$2 billion with exclusive offers from these great partners:

- Get a \$100 reward card\*\* when you join Sprint. Plus, receive a 10% discount (15% discount for business members) on select regularly priced Sprint monthly data service.
- Save up to \$15 on TurboTax federal tax products, America's #1 online tax preparation service.
- Get a \$100 Love My Credit Union Rewards gift card and a free smoke communicator (that is wired to your ADT home security system) when purchasing NEW ADT home security.
- Earn cash back for every purchase from the Love to Shop online mall. Shop at more than 1,500 online retailers including Target, Best Buy, Lowes, Macy's, Footlocker and more!
- Members could save up to \$519.52 on car insurance with TruStage\*\*\*. Exclusively for credit union members.

Visit [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) to start saving today!

\*Based on individual roadside assistance plan.

\*\*Requires new account activation on non-discounted device. Valid through December 31, 2016.

\*\*\*Average annual savings based on a countrywide survey of new customers from 1/27/2014 to 1/16/2015 who reported their prior insurer's premiums when they switched to Liberty Mutual's group auto and home program. Savings do not apply in MA.

## International Credit Union Day®

Since 1948, International Credit Union Day has been celebrated by credit unions across the globe annually on the third Thursday of October. This year's theme is "The Authentic Difference" which will celebrate what makes credit unions unique. We will be celebrating October 17th – 21st. Check our website and social media in October for more details on how we will celebrate!

