



HARVESTER FINANCIAL

GET UNBANKED AT HFCU! *Credit Union*




VISIT US ONLINE AT:
www.harvesterfcu.org


 FOLLOW US ON FACEBOOK

"Like" our Facebook page by Valentines Day (February 14, 2013) and you will be entered into a drawing for a \$100 GIFT CARD!


Save On Tax Prep

Harvester Financial CU members can now save \$5 on TurboTax® Federal Deluxe

 Choose Easy.



or, save \$30.00 on Jackson Hewitt Tax Service!



If you prefer to prepare your own taxes, go to our website at www.harvesterfcu.org and click on the TurboTax banner. To work with a tax professional, call 1-800-234-1040 to locate a Jackson Hewitt office near you and print your \$30.00 Jackson Hewitt coupon which is available on our website by clicking on the Jackson Hewitt banner.

Go Viral With Us On Facebook!

We are pleased to announce that we are now using Facebook! Beginning in December 2012 we began actively posting information and announcements about current and upcoming promotions on our Facebook page. You can follow us at <http://www.facebook.com/harvesterfcu>. But don't worry, we'll try not to bore you with only business related news and announcements. We know Facebook is a social network so we've decided to incorporate some of the lighter, more personal aspects of the HFCU family into our posts such as our employee's holiday family traditions, their birthdays and their anniversaries. Also, be sure to watch for upcoming games and contests! You'll be glad you did!

Why in the world would a credit union choose to post on Facebook?

Social Media isn't just for kids! These days the largest growing segment of the population on Facebook and the other social sites is middle aged women! Not only that, sources indicate that if Facebook were a country, it would be the third most populated in the world!* Now that's pretty big... and this notion of a Facebook post going "viral", meaning one person passes it on to the next, well, what better way to get the word out about HFCU and all we have to offer? Watch for upcoming promotions and contests on Facebook! We hope you'll enjoy our posts and would love to hear from you! Please "Like" us on Facebook today – you could win a \$100 Gift Card from Harvester Financial Credit Union!

* "What Facebook Knows" by Tom Simonite, MIT Technology Review, June 2012.
<http://www.technologyreview.com/featuredstory/428150/what-facebook-knows/>


Need a little relief from those holiday bills?

Transfer balances at rates as low as 0% APR*

Pay off your higher rate credit cards by transferring those balances to your low rate Harvester Financial Credit Union Visa credit card! Just transfer your balances by February 28, 2013, and you'll be guaranteed special reduced rates on those balances for six months. In addition to a great rate, there are no cash advance fees to pay!

0% APR on a Visa Platinum or Visa Gold Card
5.9% APR on a Visa Classic Card

If you don't already have a Harvester Financial Visa card, now is the time! In addition to an unbelievable rate, our Visa Platinum credit card offers you a choice of an exciting Rewards Points program or cash back bonus program.



*Annual Percentage Rate (APR). Balance transfers may not be used to pay off or pay down any Harvester Financial account. Transfers post as a no fee cash advance. The promotional APR reverts to the prevailing cash APR after the promotional period. As of January 2013, the cash APR is 8.9% for Platinum, 9.9% for Gold and 12.9% for Classic. All terms and conditions of your cardholder agreement apply. To avoid past due charges, continue to make the minimum payment on bills you receive during the transfer processing period. Terms are subject to change.

Get Fiscally Fit for the New Year!

If you're like most of us, at least a few of your New Year's resolutions had to do with money. Here are a few strategies to help you get your finances in shape.

1. **Refinance your auto loan or home loan and take advantage of today's low rates while you can.** Refinancing can present a great opportunity to save money by reducing the amount of money you will pay in interest.
2. **Pay off high rate debt, like credit cards or high-rate loans, by consolidating your debt at a lower rate** — maybe with a Home Equity Loan or by taking advantage of low rate balance transfer offers. Harvester Financial is currently offering a Visa balance transfer rate for six months at rates as low as 0.0% APR.
3. **Emergency Fund.** Most financial experts recommend that you have three to six months of living expenses set aside in a savings or money market account for emergencies. To help you save systematically, try using payroll deduction or automatic payment. It's easy, and you'll never miss what you don't see.
4. **Plan for your future.** Need some help evaluating your insurance coverage, planning your retirement, or planning for your child's education? Contact Greg Perrey, our Harvester Financial Investment Services representative at (317) 610-3945 or 1-800-556-9268, Ext. 3945.
5. **Boost your savings with an IRA.** An Individual Retirement Account (IRA) is a great tax-favored way to save for retirement, so make every effort to contribute the maximum allowed. Contributions for the 2012 tax year can be made until April 15, 2013.
6. **Be sure you review your financial accounts and insurance policies annually** and make sure to update your beneficiaries.
7. **Avoid paying ATM charges.** Many financial institutions charge you a hefty fee to use ATMs owned by others. A Free Checking account at Harvester Financial gives you up to 8 FREE ATM transactions per month at non-Harvester ATMs.



Holiday Schedule

Offices will be closed

Martin Luther King, Jr. Day
January 21

President's Day
February 18

INDIANAPOLIS

7020 Brookville Road Indianapolis, IN 46239
(317) 352-0455 or (800) 326-2279

Lobby and Drive Thru

Mon., Tues., Thurs. 8 a.m. - 5 p.m.
Wednesday 9 a.m. - 5 p.m.
Friday 8 a.m. - 5:30 p.m.

SHELBYVILLE

1220 Miller Avenue Shelbyville, IN 46176
(317) 392-0811 or (800) 366-5725

Lobby and Drive Thru

Mon., Tues., Thurs. 8:30 a.m. - 5 p.m.
Wednesday 9 a.m. - 5 p.m.
Friday 8:30 a.m. - 6:30 p.m.

CREDIT UNION CENTERS

Office Hours: Mon. - Fri. 9 a.m. - 7 p.m.
Sat. 9 a.m. - 2 p.m.

South: 8811 Hardegan St.

(County Line Mall) Phone: 882-1755

East: 10120 E. Washington St.

(Washington Square Mall) Phone: 890-9102

West: 5836 Crawfordsville Rd.

(Speedway) Phone: 481-0916

Go to www.creditunion.net for a complete listing of Credit Union Centers nationwide.

For 24 Hour Lost/Stolen Debit Cards: 800-523-4175

For 24 Hour Lost/Stolen Credit Cards: 800-389-5939

Website: www.harvesterfcu.org

SYBIL Automated Phone Teller
317-351-2352 or 1-800-471-6663

The Credit Union Annual Meeting will be held on **Saturday, April 13, 2013** at the La Quinta Hotel on South Emerson Avenue in Beech Grove (formerly the Holiday Inn).

Annual Meeting

The Nominating Committee has re-nominated the following volunteers:

Board of Directors: Owen Rexroat and Rod Cannon

Supervisory Committee: Charlie Campbell

Additional nominations will not be accepted from the floor. The following procedure must be followed to enter a name on the ballot:

1. Pick up an application from the Credit Union during business hours.
2. Obtain signatures from 76 valid members in good standing of the Credit Union.
3. Complete a biographical data form and pass a background check, bonding review and credit check.
4. Return the application, signatures and biographical data form to either the Credit Union office or the Board Secretary, Owen Rexroat, no later than 11:00 AM, Tuesday, February 12, 2013.

If there are additional nominations approved, the final ballot will be posted at the credit union offices no later than 11:00 AM, Thursday, March 14, 2013.

For current rates visit our website at: www.harvesterfcu.org
or call (317) 352-0455 or (800) 326-2279.

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

Supervisory Committee: Michael O. Williamson, Chairman; Charlie Campbell, Michael Metcalf

HFCU's Management: John A. Bergeson, President; Emelinda R. de la Rosa, Vice President;

Sherry Wood, Shelbyville Branch Manager; Luana Miller, Member Services Manager;

Tim Higginbotham, Business Development Manager

