



October 2015 NEWSLETTER

# HARVESTER FINANCIAL

## *Credit Union*

VISIT US ONLINE AT:  
[www.harvesterfcu.org](http://www.harvesterfcu.org)



Find us on  
**Facebook**

[www.facebook.com/harvesterfcu](http://www.facebook.com/harvesterfcu)



### **MEMBER REFERRAL PROMOTION!**

**Refer a  
New Member,**

**Receive a  
Gift Card  
for up to \$50!**

**\$25 for each  
new member  
referral**

**\$25 if they  
close a  
new loan**

**HFCU will  
pay their  
\$5 opening  
deposit**

### **Don't miss International Credit Union**

Day on October 15, 2015.  
The whole theme is People  
Helping People. Bring in  
some canned food that day  
and we will donate it to a local  
food drive. Stay tuned on  
Facebook, Twitter,  
and our website for  
more information.

Greetings from all of us at HFCU! We have had a great year so far and that is because of you. We have had the best year in lending with almost 7 million dollars in new loans. One of the main reasons why we are here is to save our members money, and thankfully we can with our low rates. We are appreciative to all of our members who have taken out a loan or have referred family or friends. We are able to reinvest into products and services that will benefit our members even more.

Speaking of helping our membership, we have some exciting new services that will be coming out including remote check deposit. If you have never heard of remote check deposit, then you will be pleasantly surprised that it could save you both TIME and RESOURCES. If you use our mobile app, you can simply click, "Deposit Check" and take the check images, put in the total of the check, and then submit it. Depositing a check can now be in the convenience of your home, or wherever you may be. Quick and simple, saving you time and gas going to the branch!

Not only do we have remote check deposit just around the corner, but we also have our EMV (Europay, MasterCard and Visa) chip credit and debit cards coming out soon. These nifty little chips are much more than just a little piece of glam on your card, but they are an important security feature. While you still will have your magnetic strip on your card, you will use the card differently. Not every vendor is EMV ready, but most should be. Instead of swiping your card how you normally would at a terminal, you will insert at the bottom of the machine and keep the chip there until it authenticates it is you. This security feature prevents against fraudulent use of your card. If you have any questions, please visit our website or do not hesitate to call us.

Sincerely,

President & CEO

## Not All Credit Scores Are the Same!

Have you ever wondered why the credit score you pull differs from your financial institution? Experian offers a great article called, "Understanding Your Credit Scores" which describes how different credit scores can vary. It is important to note that the credit score you may pull online might be more generic and reflect differently than what a lender may pull. That is because lenders may have more criteria pertaining to a specific loan. For more information, check out this article on Experian's website:

<http://www.experian.com/credit-education/understanding-credit-scores.html>

## Check this out!

While rates are low and fixed, take advantage of our extremely low credit card rates. With rates as low as 8.9% APR (Annual Percentage Rate), that is extremely low compared to the average rates.

According to (Credit Union National Association) CUNA's stats, we beat the average credit union rate for our Platinum VISA by 2.91% APR. We also beat the average bank credit card rate by 6.87% APR for our Platinum VISA. On top of that, our credit cards have no yearly fee and no cash advance fee. Switch today and save!

\*All credit cards are subject to credit approval. Some restrictions may apply.



### October 2015 Promotion

In honor of Member Appreciation, if you take out a new loan for \$5,000 or more, then you will be automatically entered into a drawing to **win an iPad!**

Visit branch for contest rules or visit our website at <https://harvesterfcu.org/rules-for-october-2015-promotion>.

\*All loans are subject to credit approval required. Some restrictions may apply.



## Thank You!

We would just like to thank all members and staff who donated to the Hydrocephalus Association. It is a great cause and we appreciate your thoughtfulness and willingness to give. Some of our staff went out to participate in a walk to raise awareness and donate to the Hydrocephalus Association; we were honored to be a part of that to help our community.

**For current rates visit our website at: [www.harvesterfcu.org](http://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; Michael Metcalf, Steve Bennett, Al Hairston

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

**HFCU's Management:** Bryan C. Fluke, President; Lone Callahan, Vice President; Joy Cooper, Main Branch Manager; Sherry Wood, Shelbyville Branch Manager



## Holiday Schedule

*Offices will be closed*

Columbus Day - October 12

Veteran's Day - November 11

Thanksgiving Day - November 26

Christmas Eve - Open until noon

Christmas Day - Closed

## INDIANAPOLIS

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

### Lobby and Drive Thru Hours:

Monday, Tuesday, Thursday 8 am - 5 pm

Wednesday 9 am - 5 pm

Friday 8 am - 5:30 pm

## SHELBYVILLE

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

### Lobby and Drive Thru Hours:

Monday, Tuesday, Thursday 8:30 am - 5 pm

Wednesday 9 am - 5 pm

Friday 8:30 am - 6:30 pm

You may access your credit union accounts at credit union shared branch outlet locations across the nation.



For a complete directory of shared branches nationwide, visit [co-opsharedbranch.org](http://co-opsharedbranch.org) or call 888-748-3266.

**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

**Website: [www.harvesterfcu.org](http://www.harvesterfcu.org)**

