



# HARVESTER FINANCIAL

GET UNBANKED AT HFCU! *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)

## Save on Tax Prep!

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



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](http://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.

## Happy New Year to our Harvester Financial Credit Union family!

I hope this letter greets you and your family well as you look forward to a brand new 2014! We, too, look forward to an exciting year as we have some news to share.

Next June, HFCU will be moving to a new technology platform focused on upgrading our systems for the benefit of the credit union and our members. We are very pleased to have partnered with Bradford Scott Data Corporation to bring the latest technology to our members. Some distinct advantages you will see from this enhancement include:

- New and enhanced home banking website allowing you to better manage all your personal finances
- Personal text or email alerts for minimum balance levels, deposits or large-dollar cleared items (whatever you want to set up)
- e-Notices for all your HFCU communication needs – statements, newsletters, loan payments, certificate maturities, overdrafts, etc.
- Improved bank-by phone options with voice recognition capabilities
- Quicken and MS Money download – pull all your transactions into your personal finance software program
- Mobile banking app that will allow you to do all your banking needs from your mobile device
- Mobile deposit capabilities that will allow approved members to deposit checks from their camera-enabled smart phone or tablet
- Enhanced on-line and mobile loan application process
- There will be no change to our bill-pay website - all the bills you have already set-up will still process the same

As the date moves closer, we will provide more information to let you know of specific changes you will need to be aware of. In the meantime, please don't hesitate to ask us if you have any questions about the upcoming enhancements.

As we welcome these new technologies to give you more personal control over your banking needs, please know we will remain the same credit union you have known for the past sixty years. We will always value our personal relationship and knowing our members, from generation to generation. We thank you for your loyal support.

Happy holidays to you and your family from the Board of Directors and staff at Harvester Financial Credit Union.

President & CEO

## 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, 2014, 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 2014, 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.



## Holiday Schedule

*Offices will be closed*

Martin Luther King, Jr. Day  
January 20

President's Day  
February 17

## 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

## CREDIT UNION CENTERS

**Office Hours:**  
Monday - Friday 9 am - 7 pm  
Saturday 9 am - 2 pm

**South:** 8811 Hardegan St.  
County Line Mall  
Phone: (317) 882-1755

**East:** 10120 E. Washington St.  
Washington Square Mall  
Phone: (317) 890-9102

**West:** 5836 Crawfordsville Rd  
Speedway  
Phone: (317) 481-0916

Go to [www.creditunion.net](http://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

**SYBIL Automated Phone Teller:**  
(317) 351-2352 or (800) 471-6663

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



The Credit Union Annual Meeting will be held on Saturday, April 12, 2014 at the La Quinta Hotel on South Emerson Avenue in Beech Grove (formerly the Holiday Inn).

The Nominating Committee has re-nominated the following volunteers:

Board of Directors: Jerry Walters, Bud Whorton, Al Hairston  
Supervisory Committee: Mike Williamson

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 80 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 11, 2014.

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 13, 2014. Only the primary member on an account with a minimum balance of \$5.00, will be eligible to vote. Each member is allowed only one vote, regardless of the number of accounts he/she has at the Credit Union. Organizational accounts are allowed one vote. There will be no off-site ballot boxes. You must be present to vote.



**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; 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