



# HARVESTER FINANCIAL

GET UNBANKED AT HFCU! *Credit Union*



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

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## SAVE ON TAX PREP!

Harvester Financial CU  
 members can now save  
**\$5 on TurboTax®  
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 your own taxes,  
 go to our website at:  
[www.harvesterfcu.org](http://www.harvesterfcu.org)  
 and click on the  
 TurboTax banner.

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

Happy New Year! I hope this letter greets you and your family well as we look forward to a brand new 2015. As many of us have gone through our own changes and challenges during 2014, let us take a moment to reflect on what we are thankful for; for there are many less fortunate in the world and right here in our community.

2014 was definitely a year of change for the credit union and our members, including a complete system conversion that updated all our processes and technology. We just want to thank you for your patience as we went through the conversion as a way to better serve you for years into the future. Any new change can be overwhelming at first, but as the year progressed, the system has proved to be beneficial for our members and for us. We are confident that these changes will better our credit union and offer improved services for our members for years to come. Some of these changes include:

- New and enhanced home banking website that will allow you to better manage your accounts
- Personal text or email alerts for minimum balance levels, deposits or large-dollar cleared items (however you would like to set it up)
- e-notices for all of your HFCU communication needs – statements, newsletters, loan payments, certificate maturities, overdrafts, etc.
- Mobile banking app for Android or Apple users that will allow you to check your balances, set up alerts, transfers, etc.

At this time, the employees and Directors of Harvester Financial Credit Union want to thank you for your loyal support of your credit union this past year (and, for most of you, many years of support). We know you have numerous choices on where to conduct your financial service needs, and we are humbled that you have chosen us to serve you. It is our intent to earn your trust and respect every time you come through our doors, log onto our website or call one of our offices. You are more than a member to us; you are truly part of our family. We hope that you and your loved ones have a blessed and prosperous 2015.

Warmest wishes and a Happy New Year!

  
 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, 2015, 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 2015, 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.



The Credit Union Annual Meeting will be held on Saturday, April 11, 2015 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 Boswell and Steve Bennett  
Supervisory Committee: Mike Metcalf

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 10, 2015.

If there are additional nominations approved, the final ballot will be posted at the credit union offices no later than 11:00 AM, Wednesday, March 11, 2015. 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; Lone Callahan, Vice President; Sherry Wood, Shelbyville Branch Manager; Joy Cooper, Main Office Manager; Tim Higginbotham, Lending Manager



## Holiday Schedule

*Offices will be closed*

Martin Luther King, Jr. Day  
January 19

President's Day  
February 16

## 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:**  
(800) 523-4175

**For 24 Hour Lost/Stolen Credit Cards:**  
(800) 289-5939

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

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

