



# HARVESTER FINANCIAL

## *Credit Union*



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

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**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**

Greetings from all of us at HFCU! We are proud to announce that as of April 7, 2015, Bryan Fluke has become our new Chief Executive Officer. With 20 years of experience in the Financial Services Industry, 20 plus years of being an active duty Army Officer, a Bachelor of Science degree, and a Masters in Business Administration, Bryan brings a diverse background to further enhance our credit union. As for Bryan's vision for our credit union, he said, "I am thankful for this great opportunity to be the CEO of Harvester Financial Credit Union. Please know that I have our members' best interest in mind along with a clear vision for ensuring financial stability and member satisfaction."

At HFCU, our goal is to help you meet your financial needs. While it is warm, a lot of you might want to start on home repairs or maybe you have wanted to renovate your home. Do not let costs hold you back. With our home equity/home equity line of credit loan, we can help you achieve your dreams. Since closing costs can be high, currently you only have to pay \$299 in closing costs and we cover the rest. Don't worry, we've got you covered.

Hear that school bell ringing yet? That's right, school is just around the corner for a lot of folks and if you need some help to send your kid(s) to school, need school supplies, or cover the costly book fees, consider taking out a personal loan or one of our HFCU VISA cards. With low rates, no application fees, easy applications, and flexibility with the two of these products we offer, it can give you the freedom you need.

Keep up to date with our website and social media such as Twitter and Facebook for important announcements and special promotions. If you still have not signed up for HF Online Banking, make sure that you utilize this helpful resource. With ease of access to your statements at no charge, the ability to transfer funds, check recent transactions, account access 24/7, and other features, this is a wonderful resource to utilize. Not only do we have HF Online Banking, but we also have a mobile app available on the Android and Apple store. Check your account on the go, look up ATMs near you, or even transfer funds right at the touch of your fingertips. For more information or to sign up, go to [www.harvesterfcu.org](http://www.harvesterfcu.org).

*Bryan C. Fluke*

President & CEO



**Home  
Equity  
Promotion!**

**YOU PAY ONLY...**  
**\$299**  
**FOR CLOSING COSTS**

Harvester Financial Credit Union  
*We've got you covered!*



Limited time offer. Subject to credit approval. Available on our fixed rate home equity loan and home equity line of credit (HELOC) loan products. HELOC requires a minimum opening draw of \$5000. The estimated monthly principal and interest payment on a \$100,000 fixed rate home equity loan financed for 15 years at 3.74% APR (Annual Percentage Rate) would be \$726.91. Rate, effective as of 5/15/16, is lowest rate available based on loan term and credit score and is subject to change. Property insurance is required. Refinances are welcome!  
Harvester Financial Credit Union NMLS #433915

## Protect Yourself From Identity Fraud

Unfortunately, we live in a world where people want to scam others for personal gain. You may be thinking, how can you protect yourself against fraud? Here are some tips that can help you minimize the risks of being a victim of fraud:

- Keep your passwords in a secure place that are not easily accessible.
- Do not pay over the phone unless you know for a fact you can verify that the number is associated with that business.
- Please be aware that PSCU could call you to verify recent transactions if they see something that doesn't reflect your normal card usage. PSCU is our card service provider that monitors your debit/credit cards for fraud 24/7. If you are unsure whether you are speaking to them or someone from the Main or Shelbyville branch, please look to the right column on the bottom of this page to obtain the card service numbers. You can call these numbers to ensure you are speaking with a representative from PSCU. They are able to stop further transactions on your card, if necessary.
- Make sure you have good virus protection software on your computer; scan and update it frequently to minimize threats.
- If you have more questions about this topic, please call us at our Main Branch 317.352.0455 or at the Shelbyville Branch at 317.392.0811.

**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 Delph

**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*

Independence Day  
July 3

Labor Day  
September 7

## 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)**

