



HARVESTER FINANCIAL

GET UNBANKED AT HFCU! *Credit Union*



VISIT US ONLINE AT:
www.harvesterfcu.org

 Find us on
Facebook
www.facebook.com/harvesterfcu



Get Unbanked!

If your friends and family members are tired of getting burned by their bank, maybe it's time they switched to burn-free banking at Harvester Financial.

Membership is open to anyone who lives or works in Shelby or Marion County (excluding Pike Township) or is a member of your family.

Tell them to get unbanked today!

On June 1st, HFCU upgraded 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. We do appreciate everyone's patience and understanding during the conversion. Some distinct advantages you will see from this enhancement include:

- Enhanced HF ONLINE home banking site allowing you to better manage all your personal finances
- Personal text or email alerts for minimum balance levels, deposits or large-dollar cleared items, etc.
- e-Notices for all your HFCU communication needs – statements, newsletters, loan payments, certificate maturities, overdrafts, etc.
- Mobile banking app that will allow you to do all your banking needs from your mobile device
- Enhanced on-line and mobile loan application process

And coming soon, we will introduce these services during 2014:

- Mobile deposit capabilities that will allow approved members to deposit checks from their camera-enabled smart phone or tablet, member eligibility required
- New member application right on our website

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.

We wish you and your family a great summer and, as always, thank you for your support in making us who we are today.

President & CEO



Visa Credit Cards

Harvester Financial offers three exciting Visa card programs - Visa Platinum, Visa Gold, and Visa Classic. Choose the credit card that is right for you. Visa is recognized and accepted at millions of locations worldwide. With each Harvester Financial Visa Card you receive...

- No annual fee
- No cash advance fees
- Zero liability fraud protection
- Low fixed rate
- Easy cash access (ATM's)
- 24 hour assistance

If you can connect to the web, you can also access your Harvester Financial Visa account. Check your account balance, view any transactions that have posted to your Visa account since the last statement, view the last three Visa statements that have been mailed, pay your credit card bill, request a credit line increase and more.

Access Visa online through our website: www.harvesterfcu.org

We may have cut
closing costs
too low
this time...



IT'S OUR
**HOME EQUITY
LOAN SPECIAL**

Come visit us for
more details

HARVESTER FINANCIAL
Credit Union
www.harvesterfcu.org
OR CONTACT ONE OF OUR LOAN OFFICERS AT (800) 326-2279

**HARVESTER
FINANCIAL**
Credit Union

Holiday Schedule

Offices will be closed

Independence Day
July 4

Labor Day
September 1

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 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



Tempted by Auto Dealer Rates? Don't Bite! See Us First!

Dealership low vehicle financing rates sound great! Did you know that many auto dealers' low rate/0% financing may:

- only apply to slower selling models with lower resale values?
- have bigger prepayment penalties?
- require larger down payments?
- may be restricted to shorter-term loan such as 36 months?

Credit Union vs. Dealer Financing - Take THEIR rebate; Take OUR rate!

MEMBER REFERRAL COUPON

REFER A NEW MEMBER - RECEIVE A GIFT CARD FOR UP TO \$50!

- \$25 for each new member referral.
- Extra \$25 if they close a new loan.

HFCU will even take care of the \$5 opening deposit to get their membership started!

7020 Brookville Rd. in Indpls & 1220 Miller Ave. in Shelbyville; or visit us online at harvesterfcu.org

Member Name _____ Member Number _____ Name of Family Member or Friend Referred _____

**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, Lending Manager

