



Harvester
FINANCIAL CREDIT UNION

Newsletter

For members of Harvester Financial Credit Union

July 2017



**We've saved
our members
almost**

**\$170,000 in
interest and
payments by
consolidating
debt!**



New Credit Card Platform

As of June 1, 2017, VISA Online was replaced with a new credit card platform. The new credit card platform is located within our Online Banking site. After registering once under the Credit Cards tab within Online Banking, you will be able to easily access your Visa information. You will also be able to set up credit card alerts (Member Alerts) after registering for the new credit card platform. You can get text or email alerts for card

not present, dollar limit, foreign transactions, and more. If you have not already registered with Online Banking, [click here](#), and follow the instructions for First Time Enrollment.



High interest and large balances keeping you up at night?

Consolidate your debt into one low rate and payment and sleep well. Paying off high-interest loans and credit cards can be stressful. If you feel like you are getting nowhere with your balances, come talk to us. We want you to rest easy and sleep better knowing you're paying off debt with a low rate and affordable payment. We've got you covered at Harvester Financial Credit Union. Call us for more details today at 317.352.0455 or [APPLY NOW](#).



*APR is Annual Percentage Rate. Offer valid 05.15.2017 - 08.15.2017. Subject to credit approval. Some restrictions may apply. Rates are subject to change. Student loans are excluded from this promotion. Not available on current Harvester Financial Credit Union loans.



LOVE MY
CREDIT UNION®
REWARDS

Harvester Financial Credit Union Members Get Cash Rewards, Deep Discounts and Exclusive Savings.

Credit union members have saved nearly \$2 billion with Love My Credit Union Rewards discounts! The more offers you take advantage of, the more you save.

- ♥ \$100 cash reward with every new line activated with Sprint! Current customers will receive a \$50 cash reward for every line transferred into Sprint Credit Union Member Cash Rewards. Plus, get a \$50 loyalty cash reward every year for every line.*
- ♥ Save up to \$15 on TurboTax Federal online and downloadable tax products.
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a new ADT monitored home security system. Call 844-703-0123 to activate this special offer.
- ♥ Earn cash back with Love to Shop at over 1,500 online retailers.

Visit LoveMyCreditUnion.org to start saving today!



Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer begins 1/1/2017. Offer ends 12/31/2017. Available for eligible credit union members & member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint & receive a \$100 cash reward for each new smartphone line activ. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for new smartphone line active. &/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activ. at point of sale. Max. 15 lines. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile & Assurance.) May not be combinable with other offers.

\$50 Loyalty Cash Reward: Members can earn one \$50 cash reward annually when Sprint acct. remains active and in good standing for 1 yr. Max. 15 lines. CashReward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks., visit lovemycreditunion.org/sprintrewards & click on "Cash Rewards Tracker".

Other Terms: Offers/coverage not available everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply.

© 2017 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners. New accounts must register at lovemycreditunion.org/sprintrewards within 30 days of new line activation(s) to receive \$100 cash reward per new line(s).

Tips & Tricks if you find yourself struggling with Online or Mobile Banking



1) Don't remember me on this computer.

Here's why...We have found that many people save their passwords and information on their browsers, but if you ever change anything, that old information could override your new information creating issues. If you're not sure on how to resolve this issue, it's best to contact an IT person or someone that you trust that knows computers well.

2) Forgot your password?

If you forget your password, click "Forgot your password?" and you will get a temporary password sent to your email address on file. If you don't see it in your inbox, check in your clutter or junk mail box. You'll input the current password as the temporary password and it should allow you to change your password to what you want it to be.

It's never too late to start saving.

If you like the chance of winning with no risk, then a [Save to Win](#) account might be the right product for you.

How does the program work?

Open a Save to Win share certificate account and make a \$25 deposit. For every \$25 you deposit (up to \$250/month), you'll earn one entry into both quarterly and monthly drawings. Keep the account open for 12 months and watch your money grow. All the money you deposit into the Save to Win account is yours, plus dividends.

How much could you win?

You could win from \$25 to \$5,000 in either the monthly or quarterly drawings. The more deposits you make, the more entries you have in the drawing and therefore a better chance to win.

What's the benefit to you?

You'll save money, earn interest on what you save, and hopefully, form a life-long savings habit.



Hydrocephalus Walk

This September, our staff will be participating in the Hydrocephalus Walk again. According to the Hydrocephalus Association, "Hydrocephalus is an abnormal accumulation of cerebrospinal fluid (CSF) within cavities of the brain called ventricles." We want to be a part of raising money for the Hydrocephalus Association as this diagnosis affects over 1 million people in the United States. ¹ More details will be on our website closer to the walk.

¹ "Hydrocephalus". Hydrocephalus Association, 9 August 2016, www.hydroassoc.org/hydrocephalus/.



Time to trade in your vehicle for an upgraded ride? With Harvester Financial Credit Union's partnership with BonusDrive, you could get an extra \$500 when you shop for or purchase or lease an eligible vehicle from select leading auto manufacturers Jeep, Hyundai, Ram, Dodge, Fiat and Chrysler.

Once a purchase is complete, fill out the quick BonusDrive application online within 60 days of purchase or lease, and you'll receive \$500 above any other applicable discounts, trade-in-value or incentives you are already getting. If approved, in approximately six weeks you'll get a \$500 check at home to spend however you like. It's really that simple.

Participating Manufacturers



Visit BonusDrive.com for details.

Sign up for the freedom of Online Bill Pay.

When you have Online Bill Pay from Harvester Financial Credit Union, you'll have more freedom to enjoy life. Here's how Online Bill Pay gives you convenience, savings and security. You can:

- View and pay your bills electronically, all in one place
- Make secure payments to any person or company anywhere, anytime
- Verify your account balance as you pay your bills
- Automate recurring payments to save time each month
- Receive email and text reminders when bills are due

To learn more about how to simplify your life with Online Bill Pay, view the [demo](#).

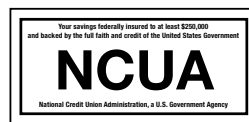
To get started, simply stop by Harvester Financial Credit Union at our Indianapolis or Shelbyville location or call us at 317.352.0455. Or log in to your online banking account by going to our [website](#), click on Online Banking, and select the "Bill Pay" tab to access the enrollment form. Then you can simplify your life with Online Bill Pay.



Get the extra cash you need this summer.

If your loan is eligible for a skip-a-payment, don't forget to turn in your Skip-a-Pay Request Form that came with the letter. Please return the form to us at least 5 business days prior to your loan payment due date.

Please call us at 317.352.04455 if you have any questions.



Locations

Indianapolis

7020 Brookville Road
Indianapolis, IN 46239

Lobby & Drive Thru Hours

Monday, Tuesday & Thursday:
8:00 a.m. – 5:00 p.m.

Wednesday:

9:00 a.m. – 5:00 p.m.

Friday:

8:00 a.m. – 5:30 p.m.

Shelbyville

1220 Miller Avenue
Shelbyville, IN 46176

Lobby & Drive Thru Hours

Monday, Tuesday & Thursday:
8:30 a.m. – 5:00 p.m.

Wednesday:

9:00 a.m. – 5:00 p.m.

Friday:

8:30 a.m. – 6:30 p.m.

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

Holiday Schedule

Independence Day –

July 4, 2017 (closed)

Labor Day –

September 4, 2017 (closed)

Columbus Day -

October 9, 2017 (closed)

Veteran's Day -

November 10, 2017 (closed)

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 Management

Bryan C. Fluke, President/CEO

Jason Ford, CCUE, NCCO, Chief Operating Officer

Joy Cooper, Main Branch MGR

Sherry Wood, Shelbyville MGR

For current rates, visit our website at: harvesterfcu.org