



**Harvester**  
FINANCIAL CREDIT UNION

# Newsletter

For members of Harvester Financial Credit Union

October 2017



## Platinum or Gold Credit Card?



## Shop, Earn and Redeem in One Place – the CUREwards® Mall!

Love to shop? Like earning rewards points? Enjoy getting nice stuff just for using your Harvester Financial Credit Union Platinum Rewards or your Harvester Financial CU Gold credit card? We've got a great place where you can do all three. The CUREwards Mall includes thousands of local and national retailers that offer special discounts and bonus rewards points to members like you just for making purchases with their Harvester Financial CU Platinum Rewards or your Harvester Financial CU Gold credit card.

Unlike rewards programs from other institutions that make it difficult to know whether you really got the credit you deserved for your purchases, you can easily track and verify the points you earn from your purchases at CUREwards Mall merchants.

Earning points for your purchases is easy and convenient. All you have to do is use your Harvester Financial CU Platinum Rewards or your Harvester Financial CU Gold credit card at the participating retailers available in the CUREwards Mall. Just remember to click on the links in each offer, or use your card when shopping at participating retailer's stores. And it's just as easy to redeem your points for great merchandise or travel opportunities when you're ready.

Check out the CUREwards Mall today! Visit [our website for more information](#).

## Equifax Breach

Your personal information may have been compromised during the Equifax breach. We highly recommend going to their site for additional information.

If you choose to sign up for credit monitoring through Equifax, please read all of the terms and conditions first.

### According to the Equifax website:

#### What happened?

We identified a cybersecurity incident potentially impacting approximately 143 million U.S. consumers. Criminals exploited a U.S. website application vulnerability to gain access to certain files. We discovered the unauthorized access and acted immediately to stop the intrusion. We promptly engaged a leading, independent cybersecurity firm that has been conducting a comprehensive forensic review to determine the scope of the intrusion, including the specific data impacted. We also reported the criminal access to law enforcement and continue to work with authorities.”

#### What information may have been impacted?

The information accessed primarily includes names, Social Security numbers, birth dates, addresses and, in some instances, driver's license numbers. Criminals also accessed credit card numbers for approximately 209,000 U.S. consumers, and certain dispute documents with personal identifying information for approximately 182,000 U.S. consumers. As part of our investigation of this application vulnerability, we also identified unauthorized access to limited personal information for certain UK and Canadian residents. We have found no evidence that personal information of consumers in any other country has been impacted.”

For more FAQs, go to:

<https://www.equifaxsecurity2017.com/frequently-asked-questions/>

To see if you have been impacted, go to:

<https://www.equifaxsecurity2017.com/potential-impact/>

## Hurricane Relief

Hurricane Harvey and Hurricane Irma have wreaked havoc with flooding and damage. Harvester Financial Credit Union has donated \$2,500 to cuaid.coop to help employees, volunteers, and members of credit unions that have been impacted by either hurricane.

### What is cuaid.coop?

“cuaid.coop is the first national online giving center for credit unions. All cuaid.coop contributions are directed to the National Credit Union Foundation Disaster Relief Fund...”

To learn more FAQs about cuaid.coop, click [here](#).



# Think you don't need identity theft protection? Think again.

Identity theft is consistently the number one complaint to the Federal Trade Commission. Rampant data breaches, affecting millions upon millions of records, are putting consumers at great risk of identity theft. It can happen to anyone - regardless of your age and income, where you live, or how careful you are.

Restoring your identity on your own can be time-consuming and stressful. After a while, some people give up, leaving them to contend with the aftermath of identity theft for years to come, including fraudulent bills, collections activity, damaged credit and even criminal records.

Harvester Financial Credit Union is delighted to provide identity theft detection and recovery services as part of our Checking accounts.

We have partnered with one of the nation's most trusted names in identity theft protection to provide you with access to a comprehensive suite of services to address fraud caused by identity theft if it happens to you or your family member. These services include:

[Fully Managed Identity Fraud Research, Remediation and Recovery](#) – a professional, certified and licensed Recovery Advocate will work on your behalf to restore your identity to pre-event status, for any type of identity fraud you might experience, or even suspect. This service extends to cover you and up to three generations of family! Click here for complete Terms and Conditions.

[Lost Document Replacement](#) – this service provides personalized one-on-one assistance to replace identity credential documents that have been lost, stolen or destroyed in connection with your identity fraud event

[Identity Theft Expense Reimbursement Insurance](#) - you may receive reimbursement for out of pocket expenses incurred during the identity recovery process up to a maximum of \$25,000, including reimbursement for lost wages, attorney's fees, and other expenses. [Click here](#) for Evidence of Coverage.

[Entitlement to Credit Monitoring](#) – If you decide to activate this service you will receive alerts of changes to your credit file that could signal identity theft. We can even send the alerts to you in a text message for ease of use and rapid communication. The entitlement is applicable to individuals age 18 and older who have a valid credit file.

**Note: YOU MUST FOLLOW AN EASY ACTIVATION PROCESS IN ORDER TO RECEIVE THE BENEFITS OF CREDIT MONITORING. IF YOU DO NOT CHOOSE TO FOLLOW THESE STEPS, YOUR CREDIT WILL NOT BE MONITORED AND YOU WILL NOT RECEIVE ALERTS.**

To learn more about how to activate your credit monitoring entitlement, you will receive an email from [idtheftsupport@merchantsinfo.com](mailto:idtheftsupport@merchantsinfo.com) if you have a Checking Account and if you have an email on file. When you receive the email, you will need to click on the activation link, enter your email address, complete your profile, and answer the authentication questions to activate this service. If you have not received an email, please contact us at 317.352.0455.

Open a Checking account with Harvester Financial Credit Union today! [Click here](#) for more information about our Checking account and other account benefits.

## Looking for more protection against identity theft?

All Harvester Financial Credit Union accountholders may purchase an identity fraud package which includes services that may warn of possible identity theft. All packages include Fully Managed Recovery and Lost Document Replacement, plus other identity fraud detection and recovery benefits. [Click here to see package options and to subscribe.](#)

[Learn More >>](#)



LOVE MY  
CREDIT UNION®  
REWARDS

## Harvester Financial Credit Union Members Get Exclusive Discounts from Love My Credit Union Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- ♥ \$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 products!
- ♥ Get an exclusive smoke communicator and a \$100 gift card with a NEW ADT monitored home security system. Call 844-703-0123 to receive this special offer.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**.

To find out more and learn about other valuable discounts, visit [harvesterfcu.org](http://harvesterfcu.org) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org). You get all these offers and discounts just for being a member of Harvester Financial Credit Union.

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2017. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation 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, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and 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 year. Max 15 lines. Cash Reward: 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](http://lovemycreditunion.org/sprintrewards). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## Holiday Loans Coming Soon...



Need a little extra cash for the holidays? Stay tuned on our website and social media for when you can apply for a holiday loan.

## Shelbyville Membership Appreciation Day



Jennifer M. was the winner of our gift card drawing. Congrats, Jennifer!





## Compromised Cards - What should you do?

No one wants to hear from their bank or credit union that their card has been compromised, but unfortunately, it can happen anywhere at anytime. Although it may not be preventable if a retailer is breached, someone steals your card number, or your card is skimmed, there are STILL ways that you can help prevent your card(s) from being compromised and prevent further transactions from hitting your account.



### >>> How can you help prevent your card(s) from being compromised?<<<

1) **Always know the location of your card.** Let's say you lose your card at a restaurant. Panic mode sets in and you go back to re-trace your steps. Your card may already be compromised at this point even if you get your card back from wherever you lost it. You don't know whether or not someone has written down your card number for use later on. The best thing to do in this situation is to call or lost/stolen number immediately. For credit cards, call **800.449.7728** and for debit cards call **855.490.2380**.

2) **Use your cards on secure sites.** This tip is so important because card numbers can be stolen on sites that are not secure. One of the indicators of a site being secure is having a lock in the browser box.

3) **Check for skimmers.** If the piece where you insert your card doesn't look normal or you pull on it and it's loose, see if you can pay another way and notify the merchant.

4) **Check your balances daily.** Transactions can clear fairly quickly and it is important to check your transaction history on a daily basis. If you see anything suspicious, call us or the lost/stolen number as soon as possible.

5) **Sign up for alerts.**

>> **Have a debit card with us?** View the images below for further details. Click on the Alerts tab on Online Banking first.

Add New:

Scroll to Transaction and click "Add".

>> **Continues on page 5.**

**Transaction Alert**

Account:

Transaction Description Contains:

☐ Only alert me when the amount is between  and

Search: ☐ Deposits ☐ Withdrawals ☒ Both

Message:

120 characters remain

☐ Include the transaction amount in the alert.

☐ Include the account balance in the alert

Email Address:  [Text message alert](#)

Select Savings or Checking and fill out all of the sections. If you prefer a text message alert, click Text Message Alert. After you are finished, click "Save".

>> Do you have a credit card with us? View the images below for further details on how to set up alerts. First, click on the Credit Cards tab within Online Banking.

## Quick Links

- [Go Paperless](#)
- [Payment History](#)
- [View Transactions](#)
- [View Statements](#)
- [Member Alerts](#)
- [Contact Us](#)

## Welcome to Harvester Financial Credit Union Credit Card Alerts Registration

Help keep your account secure by signing up for alerts. To sign up or manage your alerts settings, click the "Register/Manage" button below.

### Card Alerts

Receive a text message or email when your card is used.

Set custom alerts for transaction types and dollar amounts for:

- Approaching credit line
- Purchases over a selected amount
- Purchases outside of selected states
- International purchases
- Online and phone purchase where the card is not physically present
- Declined transaction

You may change your alert preferences at any time.

### Card Alerts Cardholder Website

Update your preferences online, anywhere, anytime through this cardholder website. Request new alerts or make changes to existing preferences that can help you manage your card.

[Register / Manage](#)



1) Click on Member Alerts under Quick Links.

2) Click on Register/Manage.

## Alerts Registration

To begin Credit Card Alerts registration or to return to a previous registration, please select the card you wish to activate and enter the card number below.

Enter Card Number

[Next](#)

3) Enter your credit card # click "Next". It will the prompt you to accept the Terms and Conditions, click "I accept" and then click "Next".

Or Create a New Registration

[Create New](#)

5) Fill out all of the security questions and click "Next". If you have already registered, select a Previous Registration. If not, select "Create New".

## Alerts Registration

For your security, please answer the following security questions.

### Security Questions

What are the last four digits of your SSN?

What is your Zip Code?

What is the Card Security Code?

What is your Card Expiration Date (MM/YY)?

[Next](#)

4) Fill out all of the security questions and click "Next".

>> Continues on page 6.

Please follow the remaining steps for credit card alerts...

## Alerts Registration

Please enter a nickname and default destination below to create a new registration.

### Nickname

Please click below to manage your card accounts.

### Default Destination

Please click below to manage your card accounts.

☒ Email Address ☐ Phone Number

#### Enter Email Address

#### Confirm Email Address

#### Enter Mobile Number

(Example: 555-555-1234)

#### Confirm Mobile Number

(Example: 555-555-1234)

Complete Registration

5) Create a nickname for your profile name and select how you want to receive your alerts, then click "Complete Registration".

[Dashboard](#) | [Add New Alert](#) | [Add New Control](#) | [Manage Destinations](#) | [Change Cards](#)

Active Alerts (0)

Add New Alert

Active Controls (0)

Add New Control

6) You will see more than this on this screen, but this is where you will add new alerts or controls. Under **Active Alerts**, you can add transaction alerts for declined transactions, transactions greater than, international transactions, card not present transactions, and more. You can also add Cycle Alerts if you want to get notified for when your payment is due, account past due, account over limit, and more.

Under **Active Controls**, you can lock your card, decline online transactions, and more.

**We all have emergencies and it's great to have that buffer if you need some extra cash.**

Here are some solutions that might work for you.

>> **We will have an unsecured line of credit product that will be coming soon.** It will allow you to transfer money on an as needed basis leaving you in control of your own finances.

>> **We have overdraft protection for everyday debit and ATM transactions.** Ask us more about how you can sign up!

>> **We have extremely competitive low rates for all of our credit cards.** To learn more about our credit cards, [click here](#).

>> **Want to set up another savings account just for emergencies?** It's always important to have an emergency fund and you can even label it as an emergency fund. Ask us how you can set up a separate savings account.

**Not sure what may be best for you?**

**Feel free to discuss the best solutions for you.**

## Loyalty Deserves A \$500 Reward.

As a loyal member of Harvester Financial Credit Union, we want to bring you value at every turn.

So when it comes to getting a new vehicle, you won't want to miss out on the extra value of BonusDrive. Shop for and purchase or lease a vehicle from select leading auto manufacturers — Jeep®, Hyundai, Ram, Dodge, Fiat and Chrysler — and you could get a \$500 reward, in addition to any other discounts, incentives or savings you're already getting.\*

How does it work? Once your purchase is complete, fill out the quick BonusDrive application online within 60 days of purchase or lease and you'll receive \$500 in addition to any other applicable discounts, incentives or savings you're already getting. If approved, in approximately six weeks you could get a check at home to spend however you like. It's really that simple!

How easy is it to get a \$500 reward? Visit [AJG.com/BonusDrive-credit](http://AJG.com/BonusDrive-credit) for a one-minute video of how BonusDrive works.

Participating manufacturers



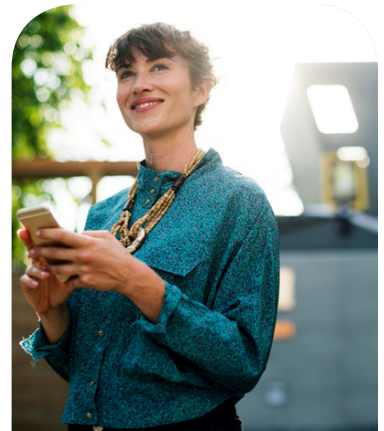
## Results of the Rock-a-thon for the Cancer Association of Shelby County

For the fourth year, we have held a Rock-a-thon event where members can rock on rocking chairs and donate to the Cancer Association of Shelby County. Thanks to our members and staff, we raised \$1035.00 and presented a check to Donna Harrell of the Cancer Association of Shelby County.

### About the Cancer Association of Shelby County

The Cancer Association of Shelby County, which began in 1936 with the formation of the Women's Field Army against cancer, operates both a thrift store and an eBay store to help raise funds in support of their cause. Their mission is to "help improve the quality of life by being sensitive and supportive to the cancer patients of Shelby County financially, personally and spiritually."

For more information about the Cancer Association of Shelby County, [visit their website](#).



## Banking on the Go

Did you know that we have a mobile banking app?

>> Check your account history.

>> Pay bills.

>> Transfer Money.

>> Deposit checks with Mobile Deposit.

>> Find the nearest shared branch.

To Download our app, click on one of the following:





## Safety at the ATM

Using an ATM may be an indispensable convenience, but is it safe? In the overwhelming majority of cases, the answer is yes. ATMs have been used successfully by hundreds of millions of Americans over three decades: Millions of ATM transactions take place daily without incident, which is great news for millions of ATM users who have no intention of trading in their 24 hour access to funds.

On the other hand, there is no such thing as too much safety when using an ATM. Taking a little extra time and planning to find ATM locations that are carefully-situated, well-lit, and security-oriented will not only make your experience safer, but also more relaxed.

As a member of the CO-OP ATM network, Harvester Financial Credit Union goes the extra mile to make sure members have access to the largest network of ATMs nationwide, with an emphasis on safety. "The CO-OP ATM network has nearly 30,000 surcharge-free ATMs, but simply offering our members widespread access is not enough," says Bryan Fluke, our President and CEO. "We're also pleased to belong to an ATM network that prides itself on convenient, well-lit locations, so that our members can make safer choices while still visiting an in-network ATM."

Following a few basic guidelines can also help. The first rule is simplest: Never use an ATM unless you feel completely comfortable. Whether it's a dark street or suspicious people lurking nearby that have you feeling nervous, following your gut is better than risking your safety. Be aware of your surroundings and cautious of strangers. Don't accept help from people you don't know, and make sure no one is observing you when you enter your PIN.

Choose locations that are visible and well-trafficked. If you can, combine your trip to the ATM with some friendly shopping. Thanks to the CO-OP ATM network's partnership with 7-Eleven stores, it's possible to access your account while picking up a six-pack of soda and a bag of chips.

"Americans love their ATMs," Bryan says. "We're constantly looking for ways to enhance that experience. We can't think of a better enhancement than belonging to an ATM network that places a high premium on helping our members make safe choices."



## 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

### Labor Day –

September 4, 2017 (closed)

### Columbus Day –

October 9, 2017 (closed)

### Veteran's Day –

November 10, 2017 (closed)

### Thanksgiving Day –

November 23, 2017 (closed)

### Christmas Day –

December 25, 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  
[www.harvesterfcu.org](http://www.harvesterfcu.org) or call  
800.326.2279.



We Do Business in Accordance With the  
Federal Fair Housing Law and the  
Equal Credit Opportunity Act

