



Fraud Prevention - How to keep your Card Number Safe

These following tips can help PREVENT and STOP fraud on your card:

1. Always monitor your account. If you see any questionable account activity, please notify us as soon as possible to prevent further loss.
2. Keep your card in a secure location at all times. Try to keep your card in the same location, so that it does not get lost or easily stolen by a criminal.
3. If you do lose your card, please notify us immediately. If your lost card is returned back to you, it could be compromised. The BEST course of action is to contact us to cancel the card and issue you a new card with a new card number. If your card is lost/stolen after hours, please call 855.490.2380 for debit and 855.519.9869 for credit.
4. When using your card number online, make sure that you have reliable and updated virus software protection on your computers and verify that any site you are on is secure.
5. If someone calls you saying that you owe them money, it is very likely that it could be a scam. Look up the correct phone number of who they say they are representing and call that place of business to see if they contacted you. It's better to be safe and know who you are speaking with.

Love your savings.

Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Harvester Financial Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more.

- > Receive a 10% discount on select regularly priced Sprint monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- > Get safety and security of roadside assistance and more for less than \$1 per week* with CU Road Pal.
- > Save up to \$15 on TurboTax Federal tax products
- > Save on services for your home from ADT, DIRECTV, Allied, and more
- > Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.

*Based on individual roadside assistance plan.

62ND ANNUAL MEETING

1954 - 2016

The Credit Union Annual Meeting will be held on Saturday, April 16, 2016 at the La Quinta Hotel on South Emerson Avenue in Beech Grove (formerly the Holiday Inn). Registration starts at 11:00 AM EST and the meeting will begin at 11:30 AM EST.

The Nominating Committee has re-nominated the following volunteers:

Board of Directors: Owen Rexroat and Rod Cannon

Supervisory Committee: Charlie Campbell

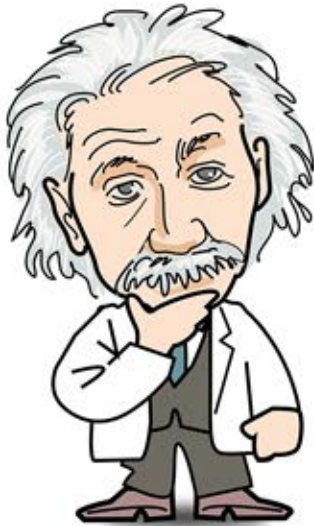
Additional Nominations will not be accepted from the floor. The following procedure must be followed to enter a name on the ballot:

1. Pick up an application from the credit union during business hours.
2. Obtain signatures from 80 valid members in good standing with 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, Thursday, February 16, 2016.

If there are additional nominations approved, the final ballot will be posted at the credit union offices no later than 11:00 AM, Thursday, March 17, 2016. For joint membership, there will still be only one vote per member - and only one of the joint members can vote for that account in an election. To be eligible to vote, the membership account must have a minimum balance of \$5.00. No member may personally have more than one vote in an election. Organizational accounts are allowed one vote. There will be no off-site ballot boxes. You must be present to vote.

It's simple...because we do the math.

Do you have an auto loan somewhere else or do you need a new car? Interest rates can make a difference in how much you pay over the term of the loan. Why pay more if you don't have to? Ask us today to see how much you could SAVE!



*Annual Percentage Rate (APR). Subject to credit approval. Some restrictions may apply. Final payment may vary. Payments do not reflect a loan with GAP insurance and/or an extended warranty. **Includes .25% discount. A member can receive a discount of .25% for any of the following: direct deposit or payroll payment of loan; 10% down payment; or \$5,000 in combined deposits in savings, money market, or term share certificates. Maximum discount available on any single loan is .25%. Please see a loan officer for more details.

Holiday Schedule

Offices will be closed

Memorial Day
March 30, 2016

Independence Day
July 4, 2016

Indianapolis

7020 Brookville Road
Indianapolis, IN 46239

317.352.0455
or
800.326.2279

Lobby and Drive Thru Hours:

Monday, Tuesday, Thursday
8am - 5pm

Wednesday
9am - 5pm

Friday
8am - 5:30pm

Shelbyville

1220 Miller Avenue
Shelbyville, IN 46176

317.392.0811
or
800.366.5725

Lobby and Drive Thru Hours:

Monday, Tuesday, Thursday
8:30am - 5pm

Wednesday
9am - 5pm

Friday
8:30am - 6:30pm

Credit Union STRONG

NATIONAL CREDIT UNION YOUTH MONTH

What is Credit Union Strong?

Our month-long youth celebration is focused on the theme of Credit Union Strong. Young people face a bewildering financial landscape in their immediate future—one where technology has made spending as easy as breathing and the cost of higher education continues to skyrocket. That's why we believe it's more important than ever to ensure our youth possess strong money management skills.

Join us in the National Youth Saving Challenge during the month of April and enter for the chance to win a FitBit!*

* The National Youth Saving Challenge is Free and open to all youth under 18 who visit a participating credit union during April. While youth are encouraged to make a deposit at the credit union, no deposit is required to enter.

Parents/guardians giving permission to their youth to enter can submit on a 3" by 5" piece of paper the following information to the credit union:

- Name
- Date
- Current Age

Odds of winning depend on number of entrants. This contest is void where prohibited.

In May, the Credit Union National Association (CUNA) will randomly select a winner from its entrants. Your credit union will notify you if you are the winner.

For current rates, visit our website at: 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 Management: Bryan C. Fluke, President/CEO; Lone Callahan, Vice President; Joy Cooper, Main Branch Manager; Sherry Wood, Shelbyville Branch Manager

Shared Branches

You may access your credit union shared branch outlet locations across the nation.

For complete directory, go to co-opsharedbranch.org or call 888-748-3266.

