



Harvester
FINANCIAL CREDIT UNION

Newsletter

For members of Harvester Financial Credit Union

January, 2017

Looking for the right credit card?



- No cash advance fee
- Low rate
- No balance transfer fee
- No cash advance fee
- Zero liability fraud protection
- 24 hour assistance
- EMV chips for additional security

To apply online
[Click Here.](#)

Refer a Member

Refer a new member and YOU could receive a cash bonus for up to \$50! ¹

\$25 for each new member referral¹

Extra \$25 if they close on a new loan¹

¹ Must present newsletter at time of redemption. \$5 of the total cash bonus earned by new member will be used as the required \$5 savings account requirement at Harvester Financial Credit Union. The \$25 cash bonus reward is deposited in the regular savings account of current member after new member qualifies for membership. New member must qualify for membership at Harvester Financial Credit Union. Existing member and referred member must be in good standing at Harvester Financial Credit Union. Cash bonus subject to IRS reporting. May be subject to 1099-MISC if cash bonus exceeds \$600.00. Harvester Financial Credit Union reserves the right at their sole discretion to suspend, modify or terminate the Member Referral Program at any time.



as low as
2.99%
APR*

Home Equity Loans

Looking to make home improvements this winter?

We can help finance your dream project with a home equity loan.

Closing Costs at ONLY \$299!*

^{*}APR = Annual Percentage Rate. Must qualify for membership. Limited time offer. Subject to credit approval. Some restrictions may apply. Available on our Home Equity and Home Equity Line of Credit (HELOC) loan products. The minimum loan amount for the Home Equity and Home Equity Line of Credit (HELOC) loan products is \$5,000.00. The required draw for the HELOC is \$5,000.00. For example, the estimated monthly principal and interest payment on \$50,000 fixed rate Home Equity loan financed for 5 years at 2.99% (Annual Percentage Rate) would be \$898.22. Rate effective as of 12/21/16 is lowest rate available based on loan term, credit score, and property value and is subject to change. Payment on HELOC is based on 1% of loan balance. Property insurance required. Refinances are welcome.

Legos for Brody

Brody is the nephew of one of our employees. Brody has been battling leukemia. His wish for Christmas was to provide a Lego® set to each child in his wing at Riley Hospital. Along with help from members and our credit union, we were able to aid in making Brody's wish possible. We would like to thank everyone that participated!



New Feature in Bill Pay

Currently, our members have the ability to use Bill Pay to see partial statements from other companies such as AT&T. With the new update, you will be able to see a detailed billing statement from companies that participate. Imagine having access to your other billing statements without having to login into several sites or keep track of your bills via mail all in one place! To learn more, give us a call.

Have an auto loan somewhere else?¹

See how much money you could SAVE by moving your loan to Harvester Financial Credit Union.

Compared to our competitors, we have low interest rates.

Talk to one of our loan officers today to see how much you could save.

¹Subject to credit approval. Some restrictions may apply.



Fraud Prevention

Prevent unwanted fraud with these simple steps:

- 1) Make sure that you have virus protection software on your smartphone and/or on your desktop computer.
- 2) Keep your card in a secure location at all times.
- 3) If your card is lost/stolen, report it immediately to one of the following numbers:

For 24 hour lost/stolen debit cards:

1.855.490.2380

For 24 hour Lost/Stolen Credit Cards:

1.855.519.9869

HFCU Toll Free Number:

1.800.326.2279

TruStage Health Insurance Program: Saving on health insurance can be easy.

You could save \$434.39 a month on health insurance¹.

Enroll by January 31.

Act Now! Call 1-888-416-2166 or go to TruStageHealth.com today.

¹Families eligible for the Advance Premium Tax Credit saved an average of \$434.39 per month on their health insurance when they shopped through GoHealth (2015 OE). The TruStage® Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth, LLC. GoHealth, LLC is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont and Rhode Island. TruStage Insurance Agency, 2015, All Rights Reserved.

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Are you prepared to buy a home?

Buying a home is a big decision. Before you make a decision to dive into a mortgage, make sure that you are ready for the financial responsibility. Think that you're ready? Check out some of the tips below:

1) If you are renting an apartment or a house, a majority of the time, the apartment complex or landlord will repair or replace appliances or anything else that could go wrong. Be prepared for additional maintenance costs when you own a home.

2) Do you have a decent amount saved? Closing costs can add up. Make sure that you speak with a mortgage professional to ensure that you have enough saved for the closing costs and any other expenditures plus money left over before you go through the home buying process.

3) Your credit score will impact your interest rate. What makes up your credit score and how can you ensure that you maintain good credit? [Click here](#) to learn more.

Our experts in mortgages offer education and financing for first time home buyers. In addition, they offer conventional, portfolio, and government-backed loans including FHA, VA and USDA. If you would like to know more about mortgages or on how you can get your application started, speak with one of our loan officers today.



New Line of Credit Option Coming Soon

Do your bills and paydays not line up quite right? Do you find yourself coming up short during certain times of the month? If this sounds like you, a line of credit may be a beneficial option for you.

VISA Online

We will be switching online platforms in the near future. VISA Online will no longer be accessible when we switch. You will be able to view your VISA information through Online Banking when we switch. Stay tuned to our website and social media as we get closer to launching this new service.

Credit Card Alerts

Stay in the loop with Credit Card Alerts. We will be getting Credit Card Alerts soon! Get alerts to your phone or email for the following:

- 1) Cash transactions
- 2) Transactions outside of everyday use
- 3) Transactions greater than a certain dollar amount
- 4) Gas pump transactions
- 5) Card not present
- 6) And more!

Stay tuned to our website and social media for more details as we get closer to launching this new service.

Mobile Deposit

Do you have checks you need to deposit and can't make it into the branch? You can download our mobile app to deposit checks with your phone anywhere that you have cell service or Wi-Fi. Have more questions about using this feature? Feel free to call us at 800.366.5725 or stop in our branch.



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

63rd Annual Meeting

The Credit Union Annual Meeting will be held on Saturday, April 29, 2017 at the La Quinta Hotel, 5120 Victory Drive Indianapolis, IN 46203. Registration starts at 11:00 AM and the meeting will begin at 11:30 AM.

The Nominating Committee has re-nominated the following volunteers:

Board of Directors: Jerry R. Walters, Bud Whorton, Al Hairston

Supervisory Committee: Michael O. Williamson

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 of 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, 02/28/2017.

If there are additional nominations approved, the final ballot will be posted at the credit union offices no later than 11:00AM, Thursday, March 30, 2017. 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.

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

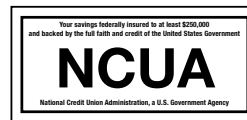


Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have saved nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners:

- \$100 cash back with every new line activated with Sprint – no limits! Current customers will receive \$50 for every line transferred, no limits. Plus, a \$50 loyalty reward every year for every line.
 - Save up to \$15 on TurboTax federal products!
 - Get an exclusive smoke communicatoir and a \$100 gift card with a new ADT monitored home security system.
- Get trusted protection at true savings with TruStage Auto & Home Insurance Program.
 - 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 LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Harvester Financial Credit Union.

Start saving today at LoveMyCreditUnion.org.



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

New Year's Day –

January 2, 2017 (closed)

Martin Luther King Jr. Day –

January 16, 2017 (closed)

President's Day –

February 20, 2017 (closed)

Memorial Day –

May 29, 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, VP of Operations

Joy Cooper, Main Branch MGR

Sherry Wood, Shelbyville MGR

For current rates, visit our website at: harvesterfcu.org or call 317.352.0455 or 800.326.2279.