



# Newsletter

For members of Harvester Financial Credit Union

April 2017

It will never  
happen to me...



It is on the news all the time...skimming and scams. You may think that you keep your information safe...and that you're in the clear. Think again. Criminals want to know **how much money they can get from you** which is why they are constantly deciphering new ways to steal your information. Make it harder for them with these 4 steps:

- 1) **Keep a lock on your phone and DON'T save your passwords on your phone.**
- 2) **Don't save passwords on your internet browser.**
- 3) **Go inside a gas station to pay. Criminals can attach skimmers near the pump and steal your card information.**
- 4) **Know where your debit card or credit card is at all times. If you lose either or both, call us immediately.**

## Love your credit union?

Tell your friends and family about us and if they become a new member, YOU could receive \$50! <sup>1</sup>

**\$25 for each new member referral<sup>1</sup>**

**Extra \$25 if they close on a new loan<sup>1</sup>**



<sup>1</sup> Must present newsletter at time of redemption. Harvester Financial Credit Union will deposit \$5 to the new member's account to fulfill the regular savings account membership requirement. \$25 will be 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 subject to IRS reporting. May be subject to 1099-MISC if cash 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.



## Unlock the door of possibilities with a Home Equity Loan

Whether you have home improvements, a wedding around the corner, or something else, a home equity loan could be the solution to help finance some of your endeavors. Closing costs are discounted for a limited time. Stop in one of our branches to apply today.

**Closing Costs at ONLY \$299!\***

<sup>1</sup>APR = Annual Percentage Rate. Must qualify for membership. Offer ends 04/30/2017. 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.

## A little bit about some of our staff members...

My name is Joy Cooper and I am the Branch Manager and one of two loan officers for Harvester Financial Credit Union at our Indianapolis branch. I have over 22 years of credit union experience which includes 17 years with Harvester Financial Credit Union. I love assisting our members with all their financial needs. Harvester Financial Credit Union is like my extended family.

**Fun Facts About Me:** I love to make wreaths and travel in my spare time.



My name is Jason Ford and I am the Vice-President of Operations for Harvester Financial Credit Union. I am married with three wonderful children. I have 24 years in the industry with the last 9 being in credit unions. I started as a part time-teller in 1993 and have worked my way up to my current position. I strongly believe in advocating on behalf of credit unions so they can continue the mission of people helping people.

I graduated Magna Cum Laude from Indiana Wesleyan University with a Bachelor's degree in Business Administration. I am a certified Credit Union Executive, graduating from CUNA Management School in 2013 where I was elected Vice-President of my class.



I look forward to getting to know the members of Harvester and doing everything I can to make their experience a great one.

**Fun facts about me:** In my free time, I enjoy gardening, fishing and traveling with my family. Our favorite destination is Walt Disney World.

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## If you use VISA Online or have a Harvester Financial credit card, read this...

VISA Online will no longer be accessible by June 1, 2017. You'll be able to access your VISA information through Online Banking. If you do not have an Online Banking account currently, please register before VISA Online goes down.

Through Online Banking, you will be able to view your credit card statements, set up credit card alerts for different transaction types and more.

Hold on tight...one of our biggest promos is unleashed.



Race into Harvester Financial Credit Union when you search for your new car.

**Get a 1% cash back on the amount you finance with us.\***

\*Offer valid 04.01.2017 - 05.31.2017. Subject to credit approval. Some restrictions may apply. Rates subject to change. Not available on current Harvester loans. The cash back limit will not exceed \$500.00. May be subject to 1099-MISC form. If loan amount is over \$50,000.00, you will only receive \$500.00 after closing on the loan. After closing on loan, 1% cash back on the amount financed will be direct deposited into member's Regular Savings account in 7-10 business days.

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## If you received a new debit card due to the Arby's breach

Please activate your new debit card as soon as possible. If you have any questions, please feel free to contact us at 317.351.2270.

# National Credit Union Youth Month™

Give a Hoot About  
Saving™

CREDIT UNIONS CELEBRATE YOUTH™



## Teach Your little Owls to Fly With Money Talks

The first step to teaching your kids about money is talking about money.

"The most effective way to teach is by having frequent discussions and don't ever lecture," said Ted Beck, president and chief executive of the National Endowment for Financial Education, in a recent Wall Street Journal article. "Look for teachable moments and always be willing to answer questions."

Unfortunately, this can be the hardest.

A 2015 T. Rowe Price survey found that 72% of parents experienced at least some reluctance to talk to their kids about financial matters, and 18% were either very or extremely reluctant. The most common reasons given were that parents didn't want them to worry about financial matters or thought they were too young to understand.

But on his blog, the personal-finance guru and radio host Dave Ramsey encourages parents to be more open with their kids about money, even their failures. Parents' biggest regrets are often not saving enough or going into too much debt, wrote Ramsey. Being honest about that in an age-appropriate way, he stated, can be a powerful lesson.

So how to start the talk?

- Ask questions, If you're going out to eat, talk about the price difference between the options and ask them which they would choose. If they select more expensive, talk through what you might have to give up later in the week.
- Make them part of your budgeting. If you're doing any kind of financial planning for the year, solicit input from your kids. Enlist them in your savings goals - no one watches you more closely than your kids, so they're accountability partners! If you're uncomfortable revealing too much of your financial picture, you can keep the discussions high level, but involving them makes money less abstract.
- Open a youth savings account at Harvester Financial Credit Union. This is the best way to help them learn to save for what they find meaningful in life. A lifetime of good savings habits can start now!

## View your bills from other companies...all in one place.

With the recent update to Online Bill Pay, you will be able to see a detailed billing statement from companies that participate. Imagine having access to your other billing statements all in one place without having to login into several sites or keep track of your bills via mail.\* To learn more, give us a call.

Don't have Online Bill Pay?

[Sign up today.](#)

\* Not every company participates.

## Open a Kid's Account During April

For the month of April, open up a kid's account and you will receive a Birdhouse Puzzle Bank.\*

\*While supplies last. Must qualify for membership.

## 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



# Buying a House? Get Started with This To-Do List

You've made the decision to buy a house - congratulations! That's a big step for you both personally and financially. As your credit union, we delight in the fact that you're reaching this milestone, and that's why we want to help you through the process.

Whether you're a first-time homebuyer or not, the information you'll learn will help you prepare for your home buying experience.

## Your To-Do List

In the next few weeks or months, you'll be busy getting ready to buy your new house. This simple "to-do" list will help ensure you have all the information you'll need to get the mortgage process started.

**1. Establish Your Budget:** Our financial calculators on our website guide you through the budgeting process and help you figure out how much you can afford on a monthly basis.

**2. Check Your Credit Report:** Make sure it's accurate. This is your "report card" on your credit, and any lender will look at your credit report to check your creditworthiness.

**3. Get Pre-Approved:** We can get your loan pre-approved, which could help leverage your offer to buy a home. For example, if you're competing on an offer and the other home buyer is not pre-approved, you have a better chance of winning the offer.

**4. Interview a Realtor®:** Your Realtor is your guide in the home buying process. You'll share financial details with them, and you'll trust them to find the house that fits your needs. Make sure the chemistry is right.

**5. Know Your Terms:** Most people think a 30-year mortgage is the way to go, but there are other terms that may fit your needs much better. Talk about your options with our lending officer.

If you're looking at buying a home or want to refinance your current home, we are here to help. Call or stop by today to speak with our mortgage experts. We can help you get pre-approved for your next mortgage, or we can review your refinancing options with you.

Written by myCUMortgage®

We have partnered with myCUMortgage® to offer you a streamlined process when you apply for a home loan. To start the process, speak to one of our HFCU loan officers.

Harvester Financial Credit Union NMLS # 433915



## 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.



## 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 reward with every new line switched to Sprint! Current customers will receive \$50 for every line transferred. Plus, a \$50 loyalty 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.
- 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](http://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](http://LoveMyCreditUnion.org).

**\*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.

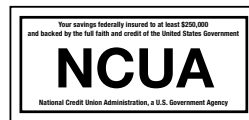
## Did you know you can save at Harvester with a chance to win cash prizes?

We participate in Save to Win which is a special share certificate savings program that allows you to be entered into quarterly and monthly drawings for every \$25 deposit (up to 10 per month).

# SAVE TO WIN

You must be at least 18 years old, a legal resident of a prize-linked savings state and member at a participating credit union. It is only \$25 to open a Save to Win Certificate.

[For more information, click here >>](#)



### 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

#### Memorial Day –

May 29, 2017 (closed)

#### Independence Day –

July 4, 2017 (closed)

#### Labor Day –

September 4, 2017 (closed)

#### Columbus Day –

October 9, 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](http://harvesterfcu.org) or call 317.352.0455 or 800.326.2279.