



**Harvester**  
FINANCIAL CREDIT UNION

# Newsletter

*For members of Harvester Financial Credit Union*

January 2018



## Mark your calendars for the 64th Annual Meeting

**The Credit Union Annual Meeting will be held on Thursday, March 22, 2018 at the La Quinta Hotel at 5120 Victory Drive, Indianapolis, IN 46203. Registration of qualified voters will begin at 9:00 a.m. and the meeting starts at 9:30 a.m. Coffee and light refreshments will be provided.**

At the Annual Meeting, the election of (2) directors and (1) Supervisory Committee members will be held.

The following nominations have been submitted by the Nominating Committee:

Board of Directors: Two (2) to be elected.

Mike Metcalf  
Steve Bennett

Supervisory Committee: One (1) to be elected.

Carl Delph

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, February 5, 2018.

If there are additional nominations approved, the final ballot will be posted at the credit union offices no later than 11:00 AM, Tuesday, February 20, 2018. Only the primary member on an account with a minimum balance of \$5.00, will be eligible to vote. Each member is allowed only one vote, regardless of the number of accounts he/she has at the Credit Union. Organizational accounts are allowed one vote. There will be no off-site ballot boxes. You must be present to vote.



## EZ Line of Credit

Having the accessibility to funds wherever and whenever is important which is why we have designed the [EZ Line of Credit\\*](#) with you in mind.

Easily transfer funds when you need them. Whether you need money for an emergency, large purchases, or for any other occasion, we've got you covered with our EZ Line of Credit.

\*APR will be based on credit score and credit approval. Please go to our EZ Line of Credit page for more information. ALL RATES ARE SUBJECT TO CHANGE

### Features & Benefits

- Flexibility to use whenever you need it which leaves you in control
- Ease of use - transfer funds easily on Mobile or Online Banking without having to call in to transfer funds
- Good for emergencies, school books, or any other large purchase
- Great interest rates and low fees
- No annual fee

## Online Banking

You now have the capability to change your Login Id under the "Services" tab in Online Banking. The max character length is 15 characters.

If you have any questions or need assistance changing the login id, please contact us at 317.352.0455.



## Consolidate your debt and you could save a lot of money.

Is debt keeping you away from saving money during 2018? Still paying off those holiday bills? Consolidate your debt into one low monthly payment and rate and see how much you could save.\*

**Rates**  
**as low as**  
**3.99% APR\***

\*Subject to credit approval. Some restrictions may apply.

## Visa Account Updater

We have partnered with Visa® and now offer an additional enhancement to your Harvester Visa® credit card. Visa® Account Updater (VAU) automatically updates your card information with participating merchants and payment processors with which you have set up automatic payments, but it does not guarantee that every merchant participates. Everyone with a Visa® card is already opted in to this service.

With VAU, your account files will be updated when your credit card information changes due to card expiration, loss or theft, account closures, and product upgrades. Changes in the cardholder's name and address are not included. It is not mandatory for merchants to participate and if you are unsure that a merchant participates, you will need to update your card information manually or you will need to call the merchant to see if they participate in VAU.



## Staff Anniversaries



Carla has been with our credit union for 10 years as of October 2017. She is our Loan Processor.



Liz has been with the credit union for 4 years as of December 2017. She is our Marketing Coordinator.

## About our Staff



My name is Laura & I am a Member Service Representative at the Indianapolis Branch. I have been here for almost 2 years & recently moved to the reception desk so I am now the first smiling face you see. My family & helping others has always been important to me. Luckily, working here at Harvester Financial Credit Union has that atmosphere, with the staff & members.

I am married & have a very energetic, free spirited little boy who keeps us very busy, along with our Siberian Husky, German Shepherd & cats. I've been working in customer service off & on for over 10 years now. I've also worked with Essential Skills classes in Hancock County schools.

### **Fun Facts About Me:**

I love to travel, especially to the southwestern part of Virginia, where my husband is from. I love the outdoors-hiking, fishing & exploring new parks.



My name is Liz and I am the Marketing Coordinator at Harvester Financial Credit Union. I graduated from Indiana University - Purdue University Indianapolis in 2014 with a Bachelor of Science in Psychology. During my time in college, I worked as a Member Service Representative and shifted into Marketing at HFCU. I love being a part of our Harvester family and helping our members. I love to see our members save money. I am also married and my husband and I keep busy between work and spending time with friends and family.

### **Fun facts about me:**

During my free time, I enjoy indoor cycling, hiking, photography, and shopping.





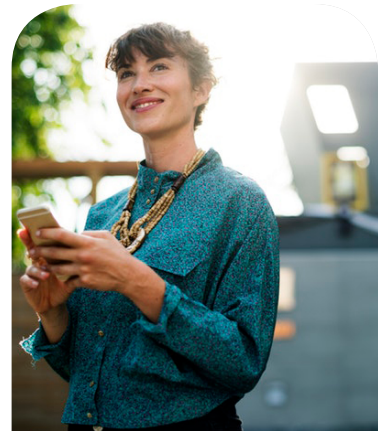
## Is your goal this year to help the environment and de-clutter?

e-Statements might be the perfect solution for you. If you currently have paper statements, imagine one less thing to file. Sounds pretty good, right? If you've ever needed past statements, having e-Statements can also save you money and time. Sign up through [Online Banking](#) today!



## How can we help you achieve your financial goals this year?

Is your goal to get out of debt, save more money, or spend less money? Let our staff help you in taking the first step to financial wellness. We are here for you!



## 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:





# Save on TurboTax, the smarter way to get your taxes done right

As a member of Harvester Financial Credit Union, you can save up to \$15 on TurboTax® - the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed. Start TurboTax today and save!

NEW: Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.

Get a head start on your taxes. Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.

Searches over 350 deductions. TurboTax finds every deduction and credit you qualify for so you don't miss a thing.

## More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion on offers from these great partners:

- ♥ \$100 cash rewards with every new line activated with **Sprint®**! Current Sprint 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.\*
- ♥ 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.
- ♥ Get trusted protection at true savings with the **TruStage Auto & Home Insurance Program**.
- ♥ Shop and get cash back at over 1,500 online retailers with **Love to Shop**

The more offers you take advantage of, the more you save. [Click here](#) to start saving today, or visit your [credit union's website](#).

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products.

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

\*Activ. Fee: Up to \$30/line. Credit approval req. Sprint Credit Union Member Cash Rewards Offer: Offer Ends 12/31/2018. 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.



## NO STRINGS ATTACHED

No such thing as free money? Not true.  
\$500 could be waiting for you when you shop  
for and purchase or lease your next vehicle.

Visit [BonusDrive.com](http://BonusDrive.com) for details.



See BonusDrive "Terms of Service" at [BonusDrive.com](http://BonusDrive.com) for all program rules and eligibility.

### Participating Manufacturers

Jeep



CHRYSLER

DOGE



HYUNDAI

## The safest, simplest and most convenient way to manage your money.

It's accepted almost anywhere you go. It's faster than writing a check and safer than paying with cash. It automatically records your transactions and takes up very little space in your wallet. All of this makes your debit card the safest, simplest and most convenient way to pay for your purchases.

Surprisingly, though, most people don't use their debit cards nearly as often as they could. Did you know, for example, that your debit card is as good as cash for items like movie tickets, coffee, gas, dry cleaning, music downloads, the drive-through, online purchases and pizza delivery? Or that you can use it to get \$20, \$40, \$60 or more in cash back at most major retailers?

Just as important, your debit card is safe and secure because, unlike cash, it's replaceable if it gets lost or stolen. You'll also gain peace of mind knowing that each transaction is protected by advanced fraud monitoring.

So stop worrying about having enough cash in your wallet to pay for purchases. There's no need to fumble with change or count your money, either. Your debit card pays for exactly what you need. Then it immediately records the transaction so you have an up-to-the-minute view of your account balance and transactions.

That's a lot of benefits from one handy piece of plastic. So keep your debit card in your wallet, and use it in place of cash or checks whenever the need arises. There's no smarter way to effectively manage your money.

### 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 1, 2018 (closed)

#### Birthday of Martin Luther King Jr.

January 15, 2018 (closed)

#### Washington's Birthday -

February 19, 2018 (closed)

#### Memorial Day -

May 28, 2018 (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

Barb Kilgore, HR Manager

### HOME INSURANCE

## YOU COULD SAVE ON YOUR HOME INSURANCE

Designed for credit union members



Whether you live in a house or a high rise, you want reliable insurance protection at rates you can afford.

The TruStage Auto & Home Insurance Program, made available by your credit union, is available to credit union members. This TruStage program offers discounts, personalized service and fast 24/7 claims service (including holidays).

Call for your FREE, no obligation quote.

Toll-free **1-888-380-9287**

Visit us at **TruStageAutoHome.com**



AHL977140.2

TruStage® Auto & Home Insurance Program is made available through TruStage Insurance Agency, LLC and issued by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union.

For current rates, visit our website at  
[www.harvesterfcu.org](http://www.harvesterfcu.org) or call  
800.326.2279.

