



Newsletter

For members of Harvester Financial Credit Union

April 2018

How much could you save financing your auto loan with us?



We have competitive rates on our auto loans. Every dollar counts. See how much you could save by financing your auto loan with us.

Enjoy the other great features by financing your auto loan with us:

- Rates as low as 2.74%¹
- Delay your payment up to 60 days²
- No Setup Fees

To speak to one of our loan officers, give us a call at 317.352.0455

OR

[Apply Online.](#)

¹ Subject to credit approval. Rates are subject to change. Please go to our [website](#) for more information. Savings will vary per member.

² Interest will still accrue during the first 60 days of the loan.

Did you know?

Indiana credit unions saved members \$140.8 million and \$109 per household. Harvester Financial Credit Union members saved members \$129 per household.¹



In addition, we have saved our members on average over \$13,000.00 per loan in interest and payments when it comes to debt consolidation.

We are serious when it comes to saving YOU money. Whether it's a lower rate on a loan or saving you money in fees, we are here for you.

¹ Annual Savings based on September 2017 data (CUNA)

Join over 2,700 other members that have e-Statements.

Over 2,700 of our members have e-Statements. Signing up for e-Statements is **simple** and **easy**.

Sign up between April 1, 2017 - June 30, 2017 to get a Starbucks gift card.*

Get your e-Statements quickly around the beginning of the month with an email notification letting you know when your statement is ready.

Mail can be lost or stolen. By signing up for e-Statements, you have the peace of mind knowing that your statements are secure and accessible 24/7.

How to sign up:

If you have [Online Banking](#), click on the Statements tab, and click, **Start e-Statements**.

If you do not have Online Banking yet, go to our [Online Banking](#) site to enroll.



*Promotion begins 04.01.2018 and ends on 06.30.2018 at 11:59 PM. If an account is currently enrolled in e-Statements, the member is not eligible for the \$5.00 gift card. Member must mention enrolling in e-Statements by calling us, coming into the branch, or messaging us via Online Banking stating that he/she has enrolled in e-Statements during the specified time frame. Qualifying members will receive gift card within 7-10 business days after mentioning enrolling in e-Statements. 1099 MISC will be issued if amount exceeds \$600 in one year. HFCU reserves the right to suspend, modify or terminate this program at any time.

The Science of Saving

Saving your money isn't always easy, especially when you don't have a lot to spare. After paying all your usual expenses, there may be very little "fun" money at the end of the month. When we do find ourselves with some extra cash, like a tax refund, many of us rush out to buy those shoes or that electronic gadget we've been eying for months instead of putting it into our savings.



Why do we do that? Why do we spend money we planned on using for our future?

We can blame it on our brains. Behavioral science has shown that humans are hard-wired to act on impulse and that it takes conscious thought to delay gratification. It's also much easier to focus on the present than our future.

To help you save for your future, behavioral science suggests visualizing yourself as you might look when you're older. For instance, if you want to save for retirement, imagine yourself at age 67, living comfortably, maybe traveling the country, or having the time and the means to do something you've always wanted to do. According to a study done in 2014, this technique works. The researchers took photos of 50 college students and digitally altered each person's photo to make them look 70 years old. The participants were instructed to study the photos. Then they were told to imagine receiving \$1,000 and were asked how they'd like to use the money: buy something now for a special person or for an extravagant night out, or put that money into a retirement fund. After seeing a photo of themselves at 70 years old, the majority allocated more of the money to their retirement fund than to other options.

Another way to help you save for your future is by making it a habit. Start with small goals. For instance, commit to putting a certain amount, say \$10, into a savings account every week. If you have direct deposit, you might want to consider setting up an automatic transfer of \$10 into your savings account every time your paycheck is deposited. Over time, you can gradually increase the amount by a dollar or two.

Teach Your Children How to Save

To help your children get into the savings habit, start by having them cut out pictures of something they'd like to have someday and post the images where they'll see them often, then help them open a savings account at Harvester Financial Credit Union. You can open an account with as little as \$5.00. Encourage your child to make regular small deposits each week. Tell them their money will earn interest while it's in their account. If they keep this routine going, they'll quickly see their savings grow.

This April, we're celebrating Youth Month. We encourage you to bring your children into any of our branches and learn more about the Science of Saving.

Changes from our Annual Meeting

Harvester Financial Credit Union hosted its Annual Meeting on Thursday, March 22, 2018. Chairman Walters announced to the attendees that the Board of Directors just approved a five year Annual Meeting Calendar. Future meetings will always be on the third Saturday of April unless it falls on a holiday weekend. If the third Saturday falls on a holiday weekend, it will then be on the fourth Saturday of April. Chairman Walters mentioned the Board responded to the Annual Meeting concerns expressed by our membership.

Annual Meeting Dates

2019 - April 27 (3rd Saturday falls on a holiday weekend)

2020 - April 18

2021 - April 17

2022 - April 23 (3rd Saturday falls on a holiday weekend)

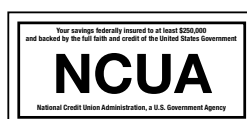
2023 - April 15

SAVE TO WIN

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

You must be at least 18 years old, a legal resident of a prize-linked saving state and member at a participating credit union. It is only \$25 to open a Save to Win certificate. Ask one of our member service representatives to see how you can up your certificate today!

To learn more about our Save to Win program, [click here](#).



Bio and Staff Anniversary

My name is Michelle Mason. I am a Loan Officer and Certified Financial Credit Union Counselor for Harvester Financial Credit Union's Indianapolis branch. I am married, and in 2016, I was blessed to become a mother to a very adventurous little boy. I have been with Harvester Financial Credit Union since 1996. I started out as a Member Service Representative (MSR) and have had an opportunity to work in multiple departments of the credit union prior to my current position. As a Loan Officer and Financial Counselor, I get the opportunity to get to know our members, their stories, and help with their financial needs. Being able to help our members can make all the difference in their lives which is what it is all about.

Fun Facts About Me:

I love spending time with my amazing family and friends. I enjoy the outdoors, being out on the water, and traveling when time permits.



Credit Card Rewards for members with our HFCU Platinum and Gold Credit Cards

Recently, we have had some feedback about our credit card rewards program. We want to clear up questions or any confusion about our credit card rewards program. We want to ensure that you take advantage of all that our credit card rewards program has to offer.

Our prior credit card rewards program was discontinued which is why we transitioned to **CURewards**. **CURewards** gives you greater flexibility than our prior credit card rewards program. You earn 1 point per dollar on purchases, still able to earn 1% cash or redeem your points for travel or merchandise. The cash option requires at least 5,000 points which equals \$50.

To access **CURewards**:

- 1) Login to Online Banking through our website at www.harvesterfcu.org.
- 2) Click on the Credit Cards tab on Online Banking.
- 3) Click on **CURewards** on the right side of the screen.
- 4) Click on **CURewards** again and it should come up with something like:

Redirect

You are being directed to a website other than your financial institution.

Please click submit to proceed or Cancel to remain within your home banking/credit card information site.

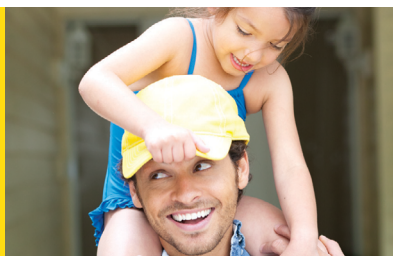
After clicking Submit, it will take you to our **CURewards** site and you will be able to redeem your points and view your points through this site. It is important to note that you must allow pop-up blockers to access **CURewards**.

If you have any questions, please call us at 317.352.0455 or stop by one of our branches and we will help walk you through the process.

AD&D INSURANCE

ACCIDENTS CAN HAPPEN. BE PREPARED

Exclusively for credit union members



To help you protect the people who matter most in your life, your credit union endorses TruStage® Accidental Death and Dismemberment (AD&D) Insurance from CMFG Life Insurance Company. AD&D pays a cash benefit in the event of a covered injury or death due to an accident.

Benefits can include:

- A hospital benefit—helps pay for hospital stays
- Inflation protection—coverage increases 5% every two years up to 25% total at no cost to you
- Education assistance—helps pay college expenses for children or spouse
- Childcare assistance—helps provide childcare coverage

AD&D insurance can supplement your life insurance. And, it's easy to get:

- Acceptance is guaranteed for credit union members age 18 and over
- No physical examination or health questions

Go online or call today to learn more.

Visit us at TruStageADD.com

Toll-free 1-855-612-7910

Monday – Friday 7am – 9pm CT

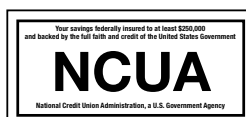
Saturday 8am – 4pm CT



TruStage products and programs are made available through TruStage Insurance Agency. Affiliates of TruStage have been providing insurance and financial services designed for credit unions and members for more than 80 years, serving more than 16 million credit union members.

TruStage Accidental Death & Dismemberment Insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations.

Policy Series # E10a-014-2012;
ADD-990090.2





MORE SAVINGS. MORE POSSIBILITIES.



More Money in your pocket, thanks to Harvester Financial Credit Union and Love My Credit Union® Rewards.

Saving on the products and services you need and use every day is easy with Love My Credit Union Rewards. As a member of Harvester Financial Credit Union, you can get discounts and rewards that include:

- » A **\$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.* And there's more! Members are eligible for **25% off accessories**.
- » **Up to \$15 off TurboTax®** federal products!
- » An **exclusive smoke communicator** and a **\$100 gift card** with a new **ADT®** monitored home security system. You must call 844-703-0123 to receive this special offer through the Love My Credit Union Rewards Program.
- » Trusted protection at **true savings** with the **TruStage® Auto & Home Insurance Program**.
- » **Cash back** at over 1,500 online retailers with **Love to Shop**.

Sign up now and join the credit union members who have saved nearly \$2 billion in discounts. Visit [Harvester Financial Credit Union](http://HarvesterFinancialCreditUnion.org) or LoveMyCreditUnion.org today!

*Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Program Offer: Offer ends 12/31/2018. Avail. for eligible credit union members & member employees (ongoing verification). Tax identification number or business social security number req. to establish business acct. Receive a \$100 cash reward for each new smartphone line registered within 30 days of activ. & for a \$50 cash reward for each smartphone line transferred to program. New lines req. activ. at point of sale. Max. 15 lines. Sprint acct. must remain active and in good standing for 31 days and at the time of processing to receive cash reward. Excludes MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Centric Mobile & Assurance). \$50 Loyalty Cash Reward: Members can earn a \$50 cash reward annually when Sprint acct. remains active and in good standing for 1 yr. Max. 15 lines. Account must be in good standing and active at the time of processing. 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 & click on "Cash Rewards Tracker." Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2018 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Mortgages

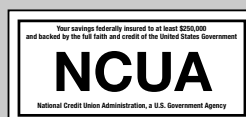
We partner with Member First Mortgage (MFM) to bring you a wide range of great mortgage programs, great rates and excellent service! Through our partnership with MFM, a Credit Union owned mortgage lender, we can offer our members a variety of home loan options to fit their unique needs and goals. We offer a full suite of conventional and government loan programs; including FHA, Rural Development and VA (Veterans), as well as conventional fixed and adjustable rate programs, construction financing, jumbo loans and more! With Harvester Financial CU and Member First Mortgage, you will work with a licensed and knowledgeable Mortgage Consultant every step of the way to help you navigate the mortgage process. Ready to get started? [Learn More.](#)



Member First Mortgage NMLS ID# 149532. Harvester Financial Credit Union NMLS ID# 433915. Equal Housing Opportunity Lender.

For current rates, visit our website at

www.harvesterfcu.org or call 800.326.2279.



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 28, 2018 (closed)

Independence Day

July 4, 2018 (closed)

Labor Day -

September 3, 2018 (closed)

Columbus Day -

October 8, 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

Charlie Campbell, Chairman
Michael O. Williamson
Carl Delph

HFCU Management

Bryan C. Fluke, President/CEO
Jason Ford, CCUE, NCCO, Vice President/COO
Joy Cooper, Main Branch MGR
Sherry Wood, Shelbyville MGR
Barb Kilgore, HR Manager
Liz Olson, Marketing Manager