



Harvester
FINANCIAL CREDIT UNION

Newsletter

For members of Harvester Financial Credit Union

July 2018

New & Improved Online Loan Application



We are excited to announce that we have a new Online Loan Application that is simple and will save you time! If you need to apply for a loan or credit card, simply [click on this link](#) or go to our website to apply.

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).

It is only \$25 to open a Save to Win certificate. Ask one of our member service representatives to see how you can set up your certificate today!

For disclosures and more about our Save to Win program, [click here](#).

Did you know that as a member, you may have access to over 5,000 shared branches nationwide plus over 30,000 ATMs?

From coast to coast, you're welcome at branches and ATMs wherever you see the CO-OP logos. That covers a lot of territory - whether you're across town, or traveling far from home for business or pleasure. Your credit union membership means you can:



- Use nearly 30,000 surcharge-free ATM locations-more than some of the biggest banks offer.
- Take advantage of surcharge-free ATMs at convenient places like 7-Eleven®, Costco®, and Walgreens.
- Visit over 5,000 convenient locations and more than 2,000 self-service locations covering all 50 states - simply have your credit union name, account number, and a government ID and you'll have access to your accounts.
- Easily locate ATMs and branches through any of our locator tools - including phone, mobile app, or internet.

Find a shared branch or surcharge-free ATM right now at co-opcreditunions.org/locator/ or call 1-888-SITE-CO-OP.*

*Check with a credit union representative to see if you have access to shared branching.



Member Benefits

If you're 55 and older, enjoy the following retiree benefits at Harvester Financial Credit Union.

As a member of Harvester Financial Credit Union, you can now reap retiree benefits if you are 55 and older. We understand that if you live on a fixed income or live on less than when you were working, it can sometimes be more challenging financially. These savings add up to approximately \$314/year.¹ It's just a little something to keep more in your wallet. Have questions? Give us a call at 317.352.0455.

Enjoy the following retiree benefits:

- Free Cashier's Check - 1 per month
- Free Money Order - 1 per month
- Free Box of Checks - 1 per year
- Free Stop Payment - 1 per month
- Free Pocket & Wall Calendars
- .25% APY (APY is Annual Percentage Yield) increase on new/renewed share certificates.²

¹ Savings will vary per member.

² For Share Certificates, please notify us before your certificate renews to get the increase in your Annual Percentage Yield. Excludes Save to Win Share Certificates.

Federally insured by NCUA.



Value with your credit card starts with Low Rates & Rewards

With each of our credit cards, enjoy:

No Annual Fee

Low Rate

No Balance Transfer Fee

No Cash Advance Fee

Zero Liability Fraud Protection

24-Hour Assistance

Credit Card Alerts

Intro APR with our Platinum Credit Card

Want to learn more about what our credit cards offer?

[Check out our website.](#)

Ready to apply? Apply now.

[Apply Now for a Credit Card](#)



Join us for Membership Appreciation Day

Every year we like to do something special for our members. Join us for food and drinks on the following date and locations. ShredMonkey will also be with us, so bring any sensitive documents that may need to be shredded.



Indianapolis

Membership Appreciation Date: Friday, August 31, 2018

Time: 11 am - 2 pm EST (ShredMonkey will be at this location from 12 pm - 2 pm EST)

Shelbyville

Membership Appreciation Date: Friday, August 31, 2018

Time: 11 am - 2pm EST (ShredMonkey will be at this location from 11 am - 1 pm EST)

Staff Anniversaries

Cassie - July 5, 2017

My name is Cassie and I am a Member Service Representative at the Indianapolis Branch. I have been working for Harvester for about one year. I have been living in Indianapolis for almost three years so I love exploring the city and finding new things to do. I really enjoy working at Harvester and getting to know our members.

Fun facts about me:

I spend most of my free time playing video games, binge watching Netflix, and hanging out with my boyfriend and our two cats.



Other News

The Indy Plant is in the process of being torn down. We currently do not know what the plans will be after the buildings are demolished.

Hydrocephalus Walk

Our staff will be participating in the Hydrocephalus Walk again this year. We will have more details on our website as we near the date of the event.

To learn more, please visit our [website](#).





Harvester Financial Credit Union members, cash in on rewards from Love My Credit Union Rewards

This new exclusive cash rewards offer is our best one EVER! Now, as a credit union member, you can earn \$100 for each new line you activate, up to 3 lines, when you switch to Sprint®.

Here's how it works:

- Members get a \$100 cash reward for each new line, up to 3 lines, when you switch to Sprint®.*
- Current Sprint customers will receive a \$50 cash reward for each line transferred into Sprint Credit Union Member Cash Rewards.*
- Plus, get a \$50 loyalty cash reward every year for each line.*

Here's how to sign up for Sprint cash rewards:

- Become a Sprint customer.
- Register at LoveMyCreditUnion.org/SprintRewards.
- Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account!

Make the switch today and save with the Sprint Credit Union Member Cash Rewards!

The savings don't end here! Members have saved nearly \$2 billion on services they need from partners they trust. The more offers you take advantage of, the more you save.

Save up to \$15 on TurboTax Federal online and downloadable tax products.

Get trusted protection at true savings with TruStage Auto & Home Insurance Program.

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.

Earn cash back with Love to Shop at over 1,500 online retailers.

*Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Avail. for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). \$100 Cash Reward for new smartphone line activ. up to 3 lines. Req. activ. at point of sale. Excludes CL, MBB devices, tablets, Sprint Phone Connect, upgrs., replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: \$50/line/yr. Cash Reward up to 3 lines when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a \$50 Cash Reward for up to 3 smartphone lines transferred to Cash Reward program. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. 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 Reward Tracker". Other Terms: Offer/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.





EZ Line of Credit

Now

Having the accessibility to funds wherever and whenever is important which is why we offer the EZ Line of Credit.

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.



5 Great Features & Benefits

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

Rates as low as 9.90% APR - fixed*

To learn more, [visit our website](#).

*APR is Annual Percentage Rate. APR will be based on credit score and credit approval. Rates are subject to change.

[Apply Online for our EZ Line of Credit](#)

Why Your Debit or Credit Card may not Work Sometimes

We get it. It's annoying when a transaction doesn't go through or when your card isn't working, but our card services department is committed to reducing fraud and protecting our members' money by having controls in place.



Unfortunately, criminals continue to find ways to steal card numbers, whether it's through a website, a skimmer, merchant data breaches, or other ways that are out of our control. Typically, if card services believes that your card is compromised, they will try to contact you to verify a

transaction. If they cannot reach you, your card may be shut off if they suspect a fraudulent transaction is trying to be processed.

This is one of the main reasons why your card may not work. If your card is not working, please call the following numbers:

Our Main phone number (317.352.0455) during normal business hours

OR

Our 24/7 Card Services number on the back of your debit or credit card

In addition, you can set up Credit Card Alerts or Online Banking transaction alerts (for debit cards) to monitor your transaction history. To learn more about setting up alerts, please call us at 317.352.0455 and we will walk you through the process.

We care about keeping your money where it should be. As always, monitor your account for any suspicious transaction activity and contact us immediately if you notice something isn't right.

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

Independence Day

July 4, 2018 (closed)

Labor Day -

September 3, 2018 (closed)

Columbus Day -

October 8, 2018 (closed)

Veteran's Day -

November 12, 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

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

