



**Harvester**  
FINANCIAL CREDIT UNION

# Newsletter

For members of Harvester Financial Credit Union

October 2018



## Get Double the Points!!

For our Gold and Platinum Visa cardholders, get 2 points per \$1 spent from September 15, 2018 - January 12, 2019.

Not a cardholder yet? You can easily [apply online](#).

Our credit cards have:

- No Annual Fee
- Competitive Rates
- No Balance Transfer Fee
- Zero Liability Fraud Protection



\*Promotion begins September 15, 2018 and ends January 12, 2019. Double the Points are 2 points per \$1 spent on our Gold and Platinum Visa Cards and does not include our Home Equity Line of Credit Gold credit card.



## Louise Herring Award

Last year, we decided to introduce a No Credit Check Holiday loan to help our members.

We won 1st place in the judging of the Louise Herring Award Philosophy-in-Action Member Service Award and it will be forwarded on to CUNA's national competition. "This award is given to a credit union for its practical application of credit union philosophy within the actual operation of the credit union. It is rewarded for internal programs that benefit membership." - [CUNA](#)

We will be offering the No Credit Check Holiday loan again starting on November 1st.

Stay tuned to our emails and website for more information.



**If you haven't already started saving, now is the time to start.**

### **5 Tips to Help Make Your Finances Less Stressful during this time of the year.**

This year has already flown by. It's already October and the leaves will be changing. Have you started thinking about the holidays? Don't let Black Friday and the holidays hurt your finances this season. Here are some tips to start saving now, so it will be a little less stressful in the coming months.

- 1) **If you haven't started a budget, start a budget.** A budget will help you to evaluate where your money is going on a monthly basis.
- 2) **Set aside funds now, so that you will have the money to purchase what you need later.** Getting a TV on black Friday? Start saving now! If the retailer offers you 0% financing, read the fine print. You may end up paying more than the price tag and you will be adding to your list of bills on a monthly basis.
- 3) **Think about purchases more than a day.** This will give you time to evaluate if you really need something. A little trick that can be used is adding things to your shopping cart or wish list. Think about it for a day or longer, or wait for a sale. If you forget about it altogether, it may not have been too important. This really helps curb impulse spending and can help you really evaluate what you need or want.
- 4) **Stay clear of payday lenders.** Payday loans will put you in a deep hole and buying things during the holidays should not be a financial burden. If you need financing, apply for our No Credit Check Holiday loan. With a low rate and low monthly payments, this can be a helpful solution if you need extra money during the holidays (More details coming soon on our website and in our branch locations).

**Your spending doesn't have to be so scary.**

If you're planning on dressing up, decorating, or throwing a party for Halloween, expenses can add up quickly.

Here are some tips to keep your budget happy for the month of October.

- 1) Use most of the of the decorations from last year. This recycles decorations and can help you save.
- 2) Grab some friends and have a Costume making party or look on Pinterest for some cheap costumes you may already have in your closet.
- 3) Be real with your kids. If you can't afford a costume, discuss alternatives with your children.







## International Credit Union Day

October 18, 2018 will mark the 70th anniversary of International Credit Union Day. This year's theme is "Find Your Platinum Lining." It combines the traditional gift of platinum for 70th anniversaries with a play on the saying "every cloud has a silver lining."

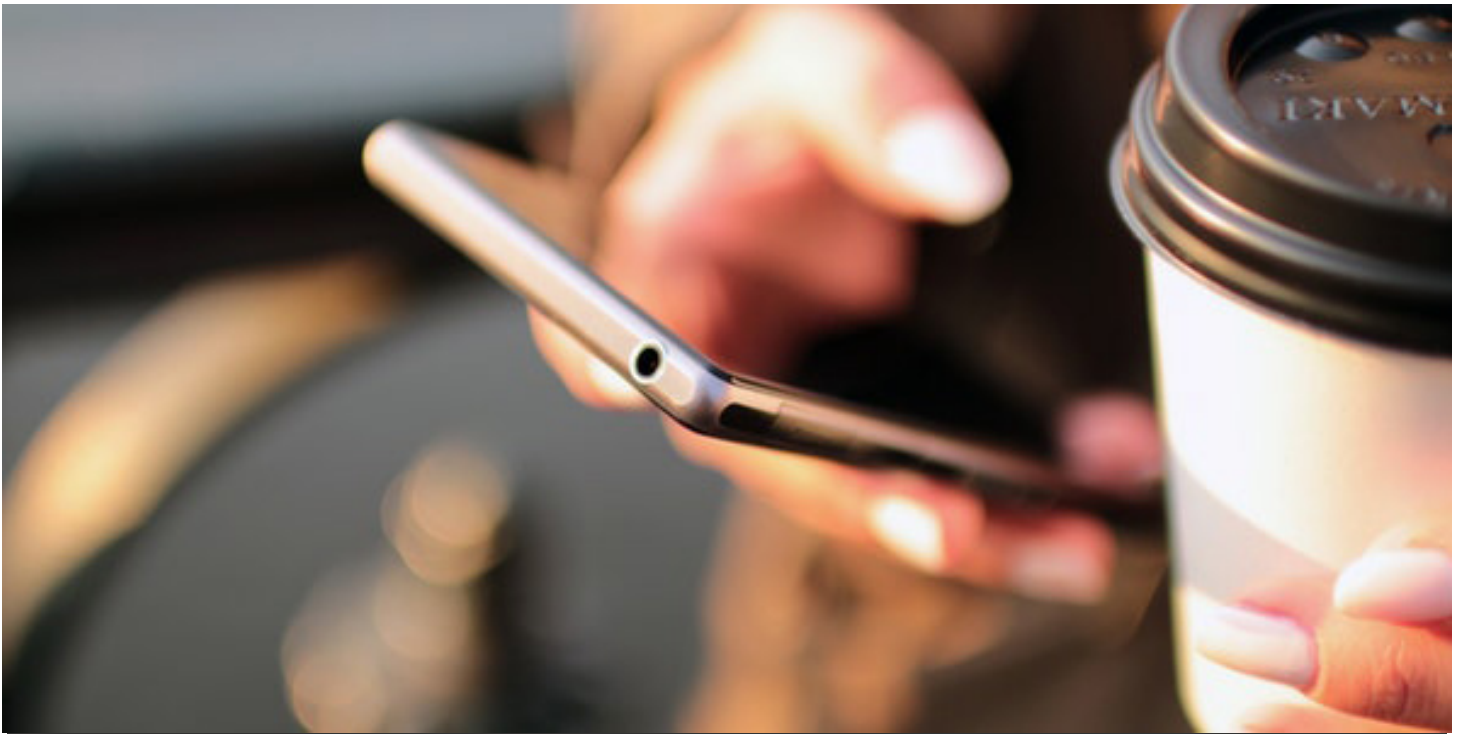
Credit unions all over the world will be celebrating the history and the success of the "People-not-Profit" philosophy. This year's theme emphasizes the credit union movement's loyalty to its members and its mission to provide them financial support and guidance.

The movement began in the 1840s as a democratic consumer cooperative by weavers in Rochdale, England. Frustrated by bankers who denied them loans simply because they weren't wealthy, the weavers and workers decided to pool their incomes and loan money to each other. In time, this cooperation put each member on solid financial ground and encouraged their own business to flourish.

The need for equitable financial institutions grew and, in 1971, the World Council of Credit Unions, Inc. (WOCCU) was created to help establish and maintain viable credit union movements. It has become the leading voice for advocacy and governance on behalf of the international credit union community.

Today, over 235 million people are served by credit unions in 109 countries and 6 continents.

Join us at any of our branches on Oct. 18 to celebrate ICU Day with snacks.



## The “How To Guide” on Mobile Deposit

1. Login to Mobile Banking.
2. Endorse your check like this:

*Example: John Doe (your signature)[payee signature(s)]  
For Mobile Deposit Only  
Harvester Financial CU*

3. Snap the pictures of your check.
4. Click Submit.

Recent government regulations have made it necessary to endorse the back of the check with “For mobile deposit only” in addition to your signature. Mike Snider, from USA Today, posted an article explaining more reasoning for why financial institutions need this phrase. If you would like to learn more, [click here](#).





## Enhanced Online Bill Pay

Our Bill Pay provider announced that they will be doing a re-design for Online Bill Pay for an exceptional user experience on a computer, tablet, and phone through a responsive design framework.

**This will be available on October 10, 2018.**

This update also includes:

- Larger font sizes
- Text resizing up to 200 percent
- The ability to tab between fields
- A Payees tab where you can edit or delete payees, schedule single payments, manage categories, and access additional details by expanding the payee

Don't have Bill Pay yet? Bill Pay can save time and money. You can automate your bills which can save you time save money without having to worry about stamps.

To start, [login to our Online Banking site](#), and click the Bill Pay tab to register.

## Mobile Banking Interface Change

Our core processor will be launching an interface change to our Mobile Banking.

This update will be more modern and you will not need to re-register for Mobile Banking.

More details will be coming soon as we get more details from our core processor.

Stay tuned to our website and emails from us for more information.

## Hydrocephalus Walk

We participated in the Hydrocephalus Walk again this year. Thank you to our membership and staff for helping out a great cause.

## Shelbyville Rock-a-thon

We raised over \$1131.00 for the Shelby County Cancer Association. Thank you, Members and Staff for another great year to help the Shelby County Cancer Association.

## Staff Anniversaries

As of October 2018, it's LaDonna's 16th Anniversary with our credit union.

As of October 2018, Carla has been with the credit union for 11 years.

As of December 2018, it will be Elizabeth's 5th anniversary with the credit union.

**Happy Anniversary LaDonna, Carla, and Liz!**





LOVE MY  
CREDIT UNION®  
REWARDS

# 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:

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:

- ♥ Get a \$100 cash reward for each new line you activate, up to 3 lines. Plus, get a \$50 cash reward every year for as long as you are a Sprint customer.\*
- ♥ Up to \$15 off TurboTax® federal products!
- ♥ Get 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.
- ♥ 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.

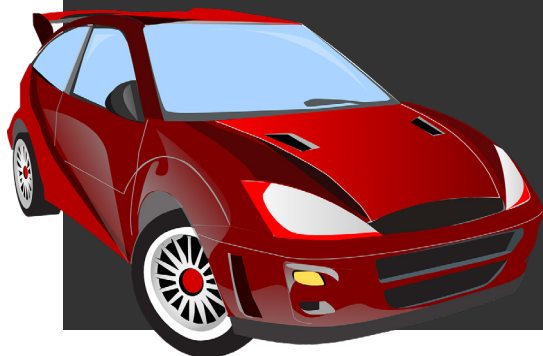
Visit [Harvester Financial Credit Union](http://HarvesterFinancialCreditUnion.org) or [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org) today!

\*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](http://lovemycreditunion.org/sprintrewards) & click on "Cash Rewards 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.





Rates as low as  
**2.74%**  
APR\*



## Financing your vehicle with us could save you money.

[Apply Online Today!](#)

\*Subject to credit approval. Rates are subject to change. See our [website](#) or call 800.326.2279 for more information. If you borrowed \$10,000 at 2.74% APR for 36 months, you would make 35 payments of \$289.67 and one final payment of \$289.60 with a total finance charge of \$428.05. 2.74% APR is lowest rate available for a term of up to 36 months.

## Find your perfect home this fall.

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.

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.

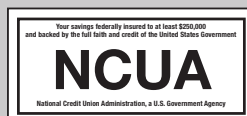
They offer a:

- Wide Range of Government Purchase and Refi Programs: FHA, VA and USDA!
- Wide range of Conventional loan programs
- Low down payment program
- Free Online Application
- Competitive Rates & Closing Costs
- Flexible Credit Programs

[Apply Today!](#)



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



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

### 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

*Columbus Day*

October 8, 2018 (closed)

*Veteran's Day* -

November 12, 2018 (closed)

*Thanksgiving Day* -

November 22, 2018 (closed)

*Christmas Eve* -

December 24, 2018 (close at noon)

*Christmas Day* -

December 25, 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