



Harvester
FINANCIAL CREDIT UNION

Newsletter

For members of Harvester Financial Credit Union

January 2019

HAPPY NEW YEAR

65th Annual Meeting

The Credit Union Annual Meeting will be held on Saturday, April 27, 2019 at the La Quinta Hotel at 5120 Victory Drive, Indianapolis, IN 46203. Registration of qualified voters will begin at 11:00 a.m. and the meeting starts at 11:30 a.m. Lunch 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.

Owen Rexroat

Rod Cannon

Supervisory Committee: One (1) to be elected.

Charlie Campbell

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. Nominations must be made by petition signed by at least 80 credit union 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 27, 2019.

If there are additional nominations approved, the final ballot will be posted at the credit union offices no later than 11:00 AM, Wednesday, March 27, 2019. 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.

**Don't miss out
on our special
announcement
for our Shelbyville
members!**



Save time with Voice Bill Pay

We have a new feature with our Bill Pay that could save you time to do more of what you love. Voice Bill Pay skill, like iPay QuickPay, is a voice-driven capability that enables you to access certain information about your Harvester Financial Credit Union bill pay account on your Alexa-enabled device.

Once you've enabled the skill, you can ask Alexa to make a payment, provide payment history and check scheduled payments. [Click here to learn more.](#)

IRA Contribution Limit

The Federal Government has increased the IRA contribution limit to \$6,000 in addition to changing the cost of living adjustments.

If you have any questions, please contact us at 317.352.0455.

Savings Bonds

We will no longer be processing Savings Bonds for 2019.

Please [visit this website](#) in how you can cash in your savings bonds.

Credit Card Statement Alerts

Our credit card vendor is working diligently with Cox and Comcast email addresses due to statement email notifications being rejected.

This issue has caused letters to be sent out asking for email addresses to be verified or stating that the email was invalid.

If you have received this in error, your statement should still be available online.

We will updated you as we get updates from our credit card vendor.

We apologize for any inconvenience.



Tired of high interest rates?

High interest rates hurt your bottom line. Several of our members have saved thousands of dollars on interest and payments.

Consolidate your debt and you could save big!

Rates as low as 4.49% APR*

*Subject to credit approval and membership qualification. Some restrictions may apply. Rates are subject to change. Students loans are excluded from this promotion. If including Harvester loans, members must add at least \$2,000.00 in non-Harvester debt to qualify for promotional rate. Offer valid 01.01.2019 - 03.31.2019. Savings will vary per member.

¹APR = Annual Percentage Rate.

Staff Anniversaries



Jason

I started as a part-time teller in 1993 and have held almost every position on the operations side of a financial institution. I currently serve on the CUNA Operations and Member Experience (OME) Council Executive Committee. I am the Vice-chair for the CUNA OME Member Experience Committee as well as the Vice-chair for the CUNA OME awards Committee. I serve on the CUNA Councils Membership Committee. I am also a member of the Indiana Credit Union League Awards Committee. I graduated Magna Cum Laude from Indiana Wesleyan University with a degree in Business Administration. I am a Certified Credit Union Executive, graduating from CUNA Management School in 2013 where I served as Vice-President of my class. I was selected as a 2016 Emerging Leader by the Indiana Credit Union League as well as being a NAFCU Certified Compliance Officer. Lastly, and most importantly, I have been married for 25 years and have three children ages 24, 21, and 16.

Jason will be here two years as of January 2019.

Michelle

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.

This will be Michelle's 4th year with Harvester Financial as of March 2019.



Other Staff Anniversaries

CJ - 5 years as of February 2019

Joyce - 4 years as of January 2019

Sarah - 2 years as of January 2019



Changes to Consumer Credit Freeze Laws – What it All Means to You

At the end of May, the President signed the Economic Growth, Regulatory Relief and Consumer Protection Act which has an extra bonus for consumers that changed the landscape for individuals wanting more flexibility on placing freezes on their credit files at Equifax, Experian, and TransUnion. In the past, the credit bureaus could charge a fee, up to \$30 in some cases, for placing and removing freezes on reports and now, those services will be free. The law also has mandated that each credit bureau set up a webpage for requesting credit freezes and must act on the requests within one business day if the request is made by phone or online. If a person makes the credit freeze request by mail the bureau will have up to three business days to freeze the report after they receive the request. With this new legislation in effect on September 21, 2018, many people are asking, "What is a credit freeze and should I do it?"

What is a Credit Freeze?

A credit freeze is a way to lessen the risk of "new credit" identity theft by restricting access to your credit report which prevents credit card companies and lenders from viewing your report. Most credit card companies and lenders won't open a new account without reviewing a credit report, so if a lender cannot get your report from any of the three reporting agencies, Equifax, Experian, and TransUnion it may thwart a criminal who is trying to open a new line of credit in your name.

When you place a Credit Freeze you get a PIN to use each time you want to freeze and unfreeze your account to apply for new credit. The tricky part is this... you MUST set up freezes at each of the three credit bureaus separately as they are not reciprocal - they do not share this information. If you leave your credit open at any one of these bureaus a criminal may be successful at obtaining credit in your name.

Eight Things You Should Know When Placing a Credit Freeze

1. A Credit Freeze Only Applies to One-Fourth of All Identity Theft, so Don't Let Your Guard Down! -- A freeze on all three of your credit files (Experian, Equifax, and TransUnion) may help to deter criminals from obtaining new credit in your name but it won't stop criminals from using your identity to take over an existing credit card or line of credit -- or even a mortgage loan. And a criminal can also use your identity for non-credit identity fraud targeting government benefits, utilities, medical services and even filing for your tax refund.

2. A Freeze will Not Prevent "No Credit Check" Loans -- These short-term loans are offered by Cash Advance Lenders and are typically not secured but rather based on a borrower demonstrating employment and payroll information. This type of short-term loan will bypass a credit report request; therefore, a loan may be issued to someone using your identity even though you have a credit freeze in place.

3. A Freeze Does Not Help if the Criminal Applies at Your Lender -- Since an existing creditor may need to update its lending position with you from time to time, the bureaus exclude credit freezes from applying to your existing creditors. A criminal who has access to your mortgage statements or your credit report, along with your identity information, could apply with your current lender for a new line of credit even with a freeze in place.

4. A Freeze will Not Stop Pre-Screened Credit Offers from Hitting Your Mailbox -- While prescreened credit offers may be convenient -- especially from your current lenders -- they also pose a threat of identity theft from criminals who could steal the offer from your mailbox. Be sure to put unwanted offers in a shredder before discarding them.

5. Safeguarding Your PINs/Passwords is Extremely Important. Be sure to maintain the personal identification number (PIN) that you are given by each bureau as you freeze your credit accounts. You will need these PINs from each bureau if you want to apply for a new credit card, refinance your home or start a line of credit with a financial institution or other creditors. If you are using a mobile app provided by any one of the three bureaus to "lock" and "unlock" your credit you will need to treat your username and password the same as your PIN. Do you use a username and password combination that you have used elsewhere? If a criminal learns your PIN or access credentials to the mobile "lock" app they can unlock your credit! And remember, you must replace the credit freeze at each of the three credit reporting agencies, Experian, Equifax, and TransUnion after you have finished applying for credit to help prevent future credit fraud.

6. Make Sure Your Credit Monitoring is Up to Date! For all of the reasons above, you should maintain vigilance in watching over your credit report and your identity information. The best way to do that is to have credit monitoring alerts that tell you proactively when something new changes on your credit file.

7. Utilize Non-Credit Monitoring to Alert You to Possible Compromise of Your Identity. While credit monitoring is a mainstay to help safeguard your credit file, almost two-thirds of all identity theft can occur regardless of a credit freeze or credit monitoring. It's a good idea to monitor your identity information for possible compromise through Dark Web Monitoring of the surface, deep and dark web. Alerts can warn if a criminal is selling your personal information or if your information, such as email address/username and passwords are compromised. Other types of monitoring services can provide an alert if your identity is being used to gain access to accounts or to perform high risk transactions. Being vigilant is the best way to stop identity theft or at least to catch it early before more damage is done.

8. Utilize your Monitoring and Professional Identity Theft Recovery Advocate Services. Regardless of how careful you are, anyone can become a victim of identity theft through no fault of their own, and the effort to deal with the aftermath can be extremely time-consuming, distracting and costly. A professional Identity Theft Recovery Advocate will be ready to take your case, perform research to determine the extent of the damage, and take over the problem of resolving the fraud through a limited power of attorney authorization. This service, along with credit monitoring and dark web identity monitoring described above. If you have not taken advantage of your entitlement to this important benefit please contact us or go online to <https://www.harvesterfcu.org/identity-theft/> for more information.

Now that you are aware of some of the limitations of a credit freeze, and other ways in which you can protect your identity, you are ready to consider whether a credit freeze is right for you! In summary, if you do not anticipate using your credit often or anytime soon, and you have the discipline to maintain the security of your freeze/unfreeze credentials, then a credit freeze is a good idea to help in your fight against identity theft.

Members Save Up to \$15 on TurboTax, the Tax Software That Has You Covered

This year, get your biggest possible tax refund – without leaving your living room. TurboTax, the #1 best-selling tax software, is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and get your biggest possible refund. And, as a credit union member you can save up to \$15 on TurboTax this tax season. To access the member discount, click on the TurboTax web banner located on our [credit union's website](#). Start today and save!



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

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:

- The BENefits of credit union membership will have you seeing dollar signs. Right now, credit unions members can get cash rewards for each new line you activate with Sprint®!
- 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.
- 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. Visit www.lovemycreditunion.org to start saving today!

Visit https://turbotax.intuit.com/microsite/home.htm?priorityCode=3468338345&cid=all_harves1_aff_3468338345guarantees.jsp for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. 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.

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 21, 2019 (closed)

Birthday of Martin Luther King Jr. -

January 21, 2019 (closed)

Washington's Birthday -

February 18, 2019 (closed)

Memorial Day -

May 27, 2019 (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