



April 2019 NEWSLETTER



ANNUAL MEETING

Don't miss out on our 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.

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.

EXCITING

NEWS!

Exciting News for our Shelbyville location!

We're moving to a new location for our Shelbyville office. We will be closer to State Road 44 near Walmart. We are really excited about the opportunities this new location will bring us! More details will come as we get closer to our grand opening.



Home equity line of credit

Use the equity in your home to make home improvements this Spring with a Home Equity Line of Credit!

Benefits of our HELOC:

- 1) Ease of access to funds for when you need it
- 2) Funds are not just tied down to home improvements, but can be used for tuition or other large expenses
- 3) No annual fee



We'll cover up to
\$349
in closing costs*

Rates as low as
5.50%
APR*

*Promotion begins 04.01.2019 and ends on 06.30.2019. Subject to credit approval. Some restrictions may apply. Available on our Home Equity Line of Credit. The minimum loan amount for the Home Equity Line of Credit is \$5,000. Payment is calculated based on the greater of 1.5% of the outstanding balance or \$100.00. The rate for the Home Equity Line of Credit is a variable rate based on the Prime Rate as published in the Wall Street Journal. We will cover up to \$349 in closing costs. Property insurance required. May be subject to 1099-MISC and subject to IRS reporting, if cash rebates for the tax year exceed \$600. Harvester Financial Credit Union NMLS #433915



EZ Line of Credit

Money at your fingertips with our EZ Line of Credit

Easily transfer funds when you need it, leaving you in control with no annual fee.

Get up to a \$2500 Line of credit with an easy application.

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



Apply Now





It's National Credit Youth Month

The Future Is Yours: Picture it! Save for it! Share it!

Dreaming of our ideal future delights and inspires us. Children, with their fertile imaginations, are particularly good at dreaming. But to make dreams come true, you need to have clear goals and, very likely, save some money to make them happen. Credit unions can help their members on both counts.

Our theme for Youth Month this April, is "The Future is Yours: Picture it! Save for it! Share it!" We're encouraging all members, particularly our youngest, to write down their dreams, create vision boards, and encourage each other. These activities will help lay the groundwork for their future success.

Putting your dreams and goals down on paper where you can see them every day actually helps you achieve them! Studies were conducted at Dominican University on the science of goal setting. The results revealed that writing down your goals on a regular basis makes you 42% more likely to achieve them than if you don't record them. They determined that using your imagination (right/creative brain) and writing those plans down (left/logical brain) engages your whole brain, including your subconscious. This makes it easier for you to find and seize opportunities that will help you achieve your goals, as well as keep you motivated.

Young members who begin a habit of envisioning and recording their goals are more likely to achieve future goals as adults.

Open up a Kid's Saving Account today!*

*Federally insured by NCUA. See www.harvesterfcu.org for details.





Count on built-in auto rental coverage

When you use your covered Harvester Financial Credit Union Visa Card [Classic, Gold, Platinum (HELOC excluded)] to rent a vehicle you'll get built-in Auto Rental Coverage. You're covered for physical damage and theft, reasonable and customary towing and valid loss-of-use charges.

Decline the Collision Damage Waiver coverage offered by the rental agency and make sure your name is listed as the primary renter on the auto rental contract. Any additional drivers must also be listed on the auto rental agreement. You'll also want to be sure you rent a "covered vehicle" - for example, trucks

and expensive or exotic cars are not covered. If you have any questions, please call the Benefit Administrator at 1-800-348-8472 for complete information - they can even help you if you are the rental counter and have questions.

Easy Claim Process

Go to www.eclaimslines.com or call to talk to a Benefit Administrator at 1-800-348-8472 (outside the U.S., call collect: 1-804-673-1164) to initiate your claim. You must sign and return your claim form (or if you prefer, file online) within 90 days of the date of the incident - you can supply any outstanding documentation afterwards.

Please keep in mind that you will want to read the full **terms and conditions** provided in your Guide to Benefits for further details including restrictions, limitations and exclusions. In order for coverage to apply, you must use your covered Harvester Visa card [Classic, Gold, Platinum (HELOC excluded)] to secure transactions.

For more information, visit our [website](#).

Rely on emergency Roadside Assistance

As a Visa Traditional cardholder, you have access to Roadside Dispatch®, a pay-per-use roadside assistance program. Simply call 1-800-847-2869, 24 hours a day/7 days a week. Roadside Dispatch will ask where you are, what the problem is and will remain on the phone while arranging a dispatch to a reliable tow operator or locksmith. You pay a set pre-negotiated fee per standard service call. No membership required and you don't need to pre-enroll. No annual dues. No limit on usage.

>>> Continued on next page

Add peace of mind to your itinerary

The following kinds of service calls are common examples of what is covered for your set pre-negotiated fee:

Standard Towing - up to five miles included¹

Tire Changing - you must have a good, inflated spare tire

Jump Starting

Lockout Service - no key replacement

Fuel Delivery - up to five gallons (plus the cost of fuel)

Standard Winching

¹ Any vehicle with wheels covered under the program as long as it can be classified as 'Light Duty'. 'Light Duty' vehicles are vehicles that weigh 10,000 lbs. or less. Vehicles weighing more than 10,000 lbs. are considered 'Medium Duty' or 'Heavy Duty' and are not covered under this program.

Note: Customers must pay service provider for mileage over five miles. A secondary unit being towed behind is not included but can be accommodated for an additional fee. Standard Winching applies within 100 feet of paved or county maintained road only. Additional fees may apply for winching services under certain circumstances.

Additional Terms: Service providers supplying emergency roadside assistance and towing are independent contractors and are solely liable for their services. Neither Visa nor Harvester Financial Credit Union Visa Card [Classic, Gold, Platinum (HELOC excluded)] shall have any responsibility or liability in connection with the rendering of the service. Emergency roadside assistance and towing may not be available in areas not regularly traveled, nor in other "off road" areas not accessible by ordinary towing vehicles. Weather conditions, time of day, and availability of service may affect assistance responses. Expectations for dispatch are set with the customer on every call, and an expected estimated time of arrival is provided to the customer regardless of their location; however, neither Visa nor Harvester Financial Credit Union Visa Card [Classic, Gold, Platinum (HELOC excluded)] provides any assurances as to the ability of the Service Provider to meet such estimates. You are responsible for any roadside assistance or towing charges incurred by facilities responding to your request even if you are not with your vehicle or your vehicle is gone upon their arrival. Services provided by United States Auto Club, Motoring Division, Inc. Current fee for a standard service call is \$69.95. Service call fees are subject to change at any time; however, callers will be notified prior to any service dispatch. This program may be discontinued at any time without prior notice. Program void where prohibited.

Please keep in mind that you will want to read the full **terms and conditions** provided in your Guide to Benefits for further details including restrictions, limitations and exclusions.

> **To Learn more about this benefit, call 1-800-847-2869.**

Visit our [website](#) for more details.

Auto Loan Promotion

Great News - We'll cover your first payment up to \$349* when you finance your vehicle with us!

On top of great rates, flexible terms, and 100% financing of qualified borrowers, we are offering to cover your first payment the when your loan is disbursed.

To get pre-approved, you can simply apply online or stop by one of our offices to apply.

*Subject to credit approval. Some restrictions may apply. Rates are subject to change. Promotion begins 04.01.2019 and ends 06.30.2019. First payment will be made the day the loan is disbursed up to \$349.00. 2.99% APR is lowest rate available and dependent on term, year of vehicle, and creditworthiness. Cannot be combined with other offers. If you borrowed \$15,000 at 2.99% APR for 36 months, you would make 35 payments of \$436.22 and a final payment of \$435.98. The total finance charge would be \$703.68. Current Harvester Auto Loans are excluded from this promotion for refinancing.



Apply Now ➔

Testimonials - Thanks for the feedback! We appreciate our members.

“

February 2019

Love the staff, so friendly and go out of their way to help. Always showing their best interest in my financial needs. They treat everyone like they are someone. I tell my friend they need to switch over.

- Scott L.

February 2019

Best Credit Union in town! Everyone is friendly and personable. They are really invested in your needs and quick to resolve any concerns you might have. You know folks on a first name basis and when you call in, they greet you like an old friend. I highly recommend Harvester Financial Credit Union for all your banking, home, and auto needs!

- Glynna H.

February 2019

I love Harvester Financial Credit Union! Friendly, helpful staff!

- Elaine L.

February 2019

Going to my credit union is like going home. Everyone knows you by name. They are courteous, helpful, and respectful of your privacy. I know if I have a specific need or problem, they are going to do everything they can to resolve it. They care!

- June M.

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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 season. **To access the member discount, click on the TurboTax web banner located on our credit union's website. [Start today and save!](#)**

More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers from Sprint®, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. Visit your credit union's website or click here to start saving today!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.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

Memorial Day -

May 27, 2019 (closed)

Independence Day -

July 4, 2019 (closed)

Labor Day -

September 2, 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

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, 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 Voice Bill Pay, you can ask Alexa to make a payment, provide payment history and check scheduled payments.

[Click here to learn more.](#)

