

OCTOBER 2019

Harvester Happenings

Rock-a-thon

This year, we are holding our 6th annual Rock-a-thon event where all proceeds will be donated to the Cancer Association of Shelby County,

Join us to rock and raise money for the Cancer Association of Shelby County until October 4th.

About the Cancer Association of Shelby County

The Cancer Association of Shelby County, which began in 1936 with the formation of the Women's Field Army against cancer, operates both a thrift store and an eBay store to help raise funds in support of their cause. Their mission is to "help improve the quality of life by being sensitive and supportive to the cancer patients of Shelby County financially, personally and spiritually."

For more information about the Cancer Association of Shelby County, please their website.

Grand Opening and Membership Appreciation Day

Have you had a chance to stop by our new Shelbyville office? We are so grateful to have our new location in Shelbyville. We had our Grand Opening and Membership Appreciation Day back in July with a great turnout.

We believe that this will be great for our credit union and bring many more opportunities for us in the future as far as growing our credit union.

We appreciate everyone's support!

Hydrocephalus Walk

As of of September 27, 2019, we have raised \$1075 for the Hydrocephalus Association. This will be our 5th year to participate in the Hydrocephalus Walk.

About the Hydrocephalus Association

According to the Hydrocephalus Association website, "The Hydrocephalus Association serves as the primary nexus for research on hydrocephalus, a condition defined by an abnormal, excessive accumulation of cerebrospinal fluid (CSF) within the cavities of the brain."

To learn more, visit their website: <https://www.hydroassoc.org/>.



Save time with Voice Bill Pay

Voice Bill Pay 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.

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](#).



Local Service. Global Reach.

Harvester Financial Credit Union Local Service. Global Reach.

On October 17, 2019, Harvester Financial Credit Union will join 56,000 credit unions around the world in celebration of International Credit Union (ICU) Day®. We will have light refreshments, wall calendars, and pocket calendars to celebrate at both locations.

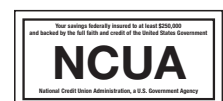
There are 200+ million credit union members around the world—more than 100 million in the U.S. alone—and Harvester Financial Credit Union joins them in celebration of the not-for-profit cooperative spirit that all credit unions share.

The cooperative spirit has led to life-changing opportunities for people all over the world who've wanted to start a small business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people's first taste of democracy is through their credit union, where "one member, one vote" is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—it is literally people helping people. This is why Harvester Financial Credit Union celebrates ICU Day. Because credit unions empower people, wherever they are in the world or life, to take control of their financial future.

The public is welcome to stop by at either office and celebrate with Harvester Financial Credit Union, a movement that concerns itself with the financial success of all people.

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New Employee

My name is Cortney and I'm one of the new Member Service Representatives at Harvester Financial Credit Union. I'm a mother of two boys. Tristian, who is 10, keeps me busy with all of his activities. My other son would have been 8, but we lost him to acute myeloid leukemia almost 6 years ago.

Tristian and I do fundraising in memory of his brother, Chase for Riley Children's Hospital. Our biggest fundraiser is to provide a large pizza party for all of Riley.

In addition, I'm also actively involved with my church.

I'm excited to meet our members.

Fun facts about me: I love Nascar, love watching basketball, and can eat Mexican food everyday all day.



New Employee

My name is Paula. I recently hired in as a MSR, and this is my first time in the banking world. I'm very excited to be a part of the Harvester family and I am eager to see what's in store for me. My goal here is to be a part of the team and be here for a long time.

One thing you'll probably learn about me is the importance of family. My grandpa means a lot to me and so does my boyfriend Khalef. I spend most of my time with them.

Fun facts about me: I have 2 cats, Plut and Noodle, and one crazy ferret named Pebbles.

Our Very Own Credit Union Rock Star!



WE FAST-TRACK THOSE PEOPLE FOR ADDITIONAL TRAINING.

Jason Ford

HARVESTER FINANCIAL CU
INDIANAPOLIS

Sponsored by **fiserv.**

We're proud to announce that our very own Jason Ford has been recognized as a 2019 Credit Union Rock Star!

Outstanding credit union professionals are recognized annually by Credit Union Magazine as Credit Union Rock Stars for their exceptional creativity, innovation and passion that advance the mission of their credit union. Credit Union Rock Stars are nominated by colleagues and selected by the magazine's editorial team. This year's winners will be profiled in Credit Union Magazine's Fall issue, sponsored by Fiserv.

Access the full list of 2019 winners at news.cuna.org/rockstar.

Emerging Leader Award

Elizabeth Olson, our Marketing Manager, is going to receive the Emerging Leader at the Indiana Credit Union League Convention this October.

The award recognizes the next generation of credit union leaders and their potential as a leader in the credit union industry.

For more information about the award, go to the [Indiana Credit Union League's website](https://www.indianacreditunionleague.org).



Staff Anniversaries

LaDonna - Accounting Department - 17 years

Mary - Member Services & Lending Department - 17 years

Teresa - Collections - 23 years

Paula - Card Services & Fraud - 9 years

Sherry - Member Services & Lending - 25 years

Elizabeth - Marketing - 6 years



Temporarily misplace your debit card?

If you've ever misplaced your debit card, then this feature is great. Easily freeze/unfreeze your debit card through Online or Mobile Banking.

Just click on Checking in Online or Mobile Banking to see the option to freeze/unfreeze your debit card(s).

Have more questions? Call us at 317.352.0455.

Instant Issue



We now have instant issue debit cards, which means if you open up a checking account or lose your debit card, you can get a new debit card the same day.*

*Please note that you will be able to activate your debit card after 8 PM EDT.



The Smart Option Student Loan for Harvester Financial Credit Union by Sallie Mae

For borrowers attending degree-granting institutions

Now you can pay for college the smart way with three great repayment options and competitive interest rates!

This loan is an ideal solution to help you pay for college expenses not covered by scholarships and federal loans. More details will be coming soon.



The Smart Option Student Loan features and benefits:

Multiple in-school repayment options plus a choice of competitive fixed and variable interest rates provides even more flexibility

No origination fees and no prepayment penalty

Rewards and interest rate reductions available

Rates that reward creditworthy borrowers

Applying with a creditworthy cosigner may help you qualify and/or receive a lower rate

100% US-based Student Loan Specialists



Earn double to points!

With our Gold and Platinum Harvester Credit Card, earn 2 points per \$1 that you spend.¹

¹Subject to credit approval. Some restrictions may apply. Rates are subject to change. Please see a representative or visit our website at www.harvesterfcu.org for details and disclosures. 2 points per \$1 spent starts 09.13.2019 and ends on 01.10.2020.

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

2507 Progress Parkway
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

Veteran's Day -
November 11, 2019 (closed)
Christmas Eve -
December 24, 2019 (closed at
noon)
Christmas Day -
December 25, 2019 (closed)
New Year's Day -
January 1, 2019 (closed)

Board of Directors

Jerry R. Walters, Chairman
Virgil Whorton, Vice Chairman
Rod Cannon, Treasurer
Al Hairston, Secretary
Michael Metcalf
Steve Bennett
Owen Rexroat

Supervisory Committee

Charlie Campbell, Chairman
Deidra Dunagin
Carl Delph

HFCU Management

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



Love My
Credit Union®
rewards

**MORE SAVINGS.
MORE POSSIBILITIES.**



There are more reasons than ever to love being a member of Harvester Financial Credit Union.

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Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why Harvester Financial Credit Union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- » Credit union members get \$200 when you switch to Sprint, plus lines 3, 4 and 5 are FREE! Plus, \$100 Annual Loyalty Cash Rewards and 25% off select accessories in Sprint retail stores.
- » Credit union membership also saves you up to \$15 on TurboTax federal products.
- » Credit union members save on SimpliSafe, the #1 expert pick for home security.

Learn all about how your Harvester Financial Credit Union membership gets you all these exclusive savings, and more at Harvester Financial Credit Union or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had.

Tips for Saving in October for the Holiday Season



Fall is here! Along with Fall, comes the official start to the holiday season, beginning with Halloween. If you're planning on dressing up, decorating, or throwing a spooky party this year, expenses can add up quickly. Here are some money saving tips to help you get the most bang for your buck this holiday season.

- 1) Reuse your decorations from previous years. Recycling decorations can help you save both time and money. You can also search the internet for DIY Halloween/Holiday decoration ideas. There are tons of free resources available to help you save along the way.
- 2) Grab some friends and have a DIY Costume Making Party! Take a look on Pinterest, Google 'DIY Halloween Costumes', check your local Goodwill, or thrift store to find cheap items you can pair with items you may already have in your closet for a fun, inexpensive, or even free costume.
- 3) Be real with your kids. If you can't afford a store bought costume, discuss alternatives with your children. Encourage them to use their imagination and creativity to help make costumes from things they have in their closets and items around the house.

Remember, having fun and looking spook-tacular doesn't have to cost an arm and a leg bone. Stay safe and have a scary good Halloween!



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

