

JANUARY, 2020

Harvester Happenings

A Letter From Our CEO

We at Harvester Financial would like to wish you and your families a very happy and prosperous new year. This past year was a year of change for both the credit union and our members, from the Shelbyville Branch relocation, the implementation of Instant Issue debit cards, and a much-needed Mobile App upgrade. It was also a year of new partnerships for the credit union. We now offer Student Loan Services from Sallie Mae and financial planning services from WestPoint Financial.

We want to thank you for your patience and understanding as we worked through the branch relocation process and technology upgrades. Throughout this upcoming year, we hope to continue to offer the lowest interest rates in Central Indiana to our members for Home, Auto, and Personal loans.

At Harvester Financial, we understand sometimes life throws us a curve. We're here to help you achieve your financial dreams. Start this New Year off by setting up an appointment to speak to one of our financial professionals. In closing, I would like to thank all of you for choosing Harvester Financial as your credit union. We are thankful for our membership and are honored to serve you.

Sincerely,

Bryan C. Fluke

President/CEO



66th Credit Union Annual Meeting

The Credit Union Annual Meeting will be held on Saturday, April 18, 2020 at La Quinta Inn & Suites 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 (3) Directors and (1) Supervisory Committee members will be held.

The following nominations have been submitted by the Nominating Committee:

Board of Directors: Three (3) to be elected.

Jerry R. Walters

Bud Whorton

Al Hairston

Supervisory Committee: One (1) to be elected.

Deidra Dunagin

Additional nominations will not be accepted from the floor. The following procedure must be followed to enter a name on the ballot:

- Pick up an application from the Credit Union during business hours.
- Nominations must be made by petition signed by at least 80 credit union members in good standing of the Credit Union.
- Complete a biographical data form and pass a background check, bonding review and credit check.
- Return the application, signatures and biographical data form to either the credit union office, or the Board Secretary, Al Hairston, no later than 11:00 AM, February 18, 2020.

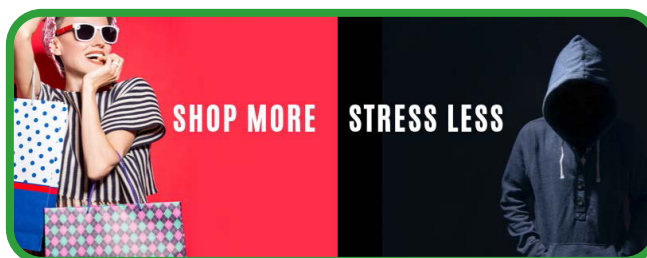
If there are additional nominations approved, the final ballot will be posted at the credit union offices no later than 11:00 AM, Wednesday, March 19, 2020. Only the primary member on an account with a minimum balance of \$5.00, will be eligible to vote. Each member is allowed only one vote, regardless 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.

Misplace Your Debit Card?

If you've ever misplaced or lost your debit card, this feature is perfect for you! Easily freeze or unfreeze your debit card through Online or Mobile Banking. Just click on Checking in Online or Mobile Banking to see the Freeze/Unfreeze option at the top of the screen. Have more questions or need help? Call us at (317) 352-0455 or visit www.harvesterfcu.org for more information.

5 Tips to Help Make the Most of Your Refund

1. Pay off high-interest debt. By reducing or eliminating your highest interest debt with your refund, you'll see more of your paycheck in your wallet and accounts throughout the year.
2. Open a high yield savings account. Set some of your refund aside in a savings or Funds Manager account that pays the highest dividends and watch your refund grow.
3. Start or increase an emergency savings fund with a portion of your refund. Just one major surprise can send you into debt. An emergency fund might help soften the blow of an unexpected financial emergency.
4. Spend part of it on something you need. Take the opportunity to make those expensive car repairs you've been putting off or replace a failing appliance. Use your refund to help take care of your expensive essential needs.
5. Spend a little on something you want. You worked hard all year and earned the right to splurge a little and not feel guilty about it. Take your family out to dinner and movie or finally buy those shoes you've had your eye on. Treat yourself and your family; just make sure to not get too carried away.



The tax refund season is fast approaching! Your focus should be on finding perfect deals, not worrying about your identity. At Harvester Financial Credit Union, we provide the tools you need to make sure you're protected from the effects of identity theft. Protecting your identity is a complex and complicated task. Our ID Protect Checking Account is designed to help protect your identity and restore it, should anything malicious happen. Using your Harvester debit card and maintaining a consistent purchase review process is the right way to ensure you are protected and can help you spot trouble if it does occur. Here's an example of a six-step purchase review process that can help you stay focused and protected during refund season:

1. Establish a budget (or limit) for your spending.
2. Enroll in Online Banking with Harvester Financial Credit Union and download the mobile app.
3. Check your account ID Protect Checking balance and transaction history before you start shopping.
4. Be mindful of the cards you use at the point of sale and whenever possible use your Harvester debit card.
5. After shopping, check your account balance and transaction history.
6. Report any abnormalities directly to HFCU.



Being vigilant during tax season can help keep identity thieves out of your business. Think of it as locking your car doors after loading it with purchases. In our virtual world, protecting your purchase activity is just as important as protecting those items purchased! If identity theft were to occur, Harvester has you covered with the protection of Fully Managed Recovery with a personal Privacy Advocate standing by to research and resolve any identity theft issue that you may suspect, or evidence of identity fraud that you discover. At Harvester, we want to make your post-holiday shopping as stress-free and enjoyable as possible. This tax season and all year long, shop easy knowing you are covered in case identity theft or fraud strikes. Happy Shopping!

Need more information on Identity Theft Protection? Visit: www.harvesterfcu.org/identity-theft



Get Your Maximum Refund & Special Savings on TurboTax with Love My Credit Union Rewards

Tax time doesn't have to be stressful! With TurboTax, you'll get your biggest possible refund fast and your taxes done right. PLUS, credit union members save up to \$15 on TurboTax federal products, through tax season.

TurboTax makes it easy to find the best solution for your unique tax situation. Simple filer? Homeowner? Independent contractor, freelancer or side-gigger? TurboTax has a product that is right for you.

File with confidence, knowing that TurboTax guarantees 100% accurate calculations and runs thousands of error checks as you go. If you need help, TurboTax has it: from answers online anytime, to unlimited advice and a final review from a CPA or Enrolled Agent with TurboTax Live.

Save on TurboTax today! Try it for free and pay only when you're ready to file.¹

¹Some restrictions may apply. Visit www.LoveMyCreditUnion.org for a full list of rules and restrictions.

Harvester Members can save up to \$15 on TurboTax federal products!



intuit
turbotax



Coming Soon!

Save Every Time You Spend With Easy Saver Roundup

Whether you're stocking up on groceries, filling up your gas tank, or booking a lakeside getaway, save while you spend by enrolling in our Harvester Easy Saver Roundup program.

With Easy Saver Roundup, every time you make a purchase using your Harvester debit card, we'll automatically round up to the nearest dollar and put the change into your specified savings account.

How It Works

All you need to enroll in the Easy Saver Roundup program is an active Harvester savings account, checking account, and debit card. With each purchase or automatic transaction processed with your debit card, your total will be rounded up to the nearest whole dollar amount. The remaining change will be deposited into your specified savings account automatically.

See your savings grow with each purchase you make with the Easy Saver Roundup program. Building your savings has never been easier!

For more information, please call our office at (317) 352-0455 or visit www.harvesterfcu.org.

Keeping Your Information up to Date

In order to receive timely communications regarding your account and to help prevent against fraud, please ensure that we have the correct information on your account, such as phone number, address, and email address. If you have any questions or concerns, please feel free to give us a call at 317-352-0455 or visit www.harvesterfcu.org for more information.



Start the New Year off on the Right Financial Track

Wishing you could pay down debt with one low payment per month? Get your finances back on track in 2020. In 2019, on average, we helped our members save over \$12,000.00 in interest and payments with a debt consolidation loan.¹ Talk with one of our loan officers to see if you can save.

Rate as low as 4.99% APR¹

¹APR=Annual Percentage Rate. Subject to credit approval and membership qualification. Some restrictions may apply. Rates are subject to change. Student 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 01.01.2020-03.31.2020. Savings will vary per member.

Visit our website for more information.

www.harvesterfcu.org/debt-consolidation/

SAVE WIN

What is 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).

How can you open an account?

You must be at least 18 years old, a legal resident of a prize-linked saving state and member at a participating credit union. It is only \$25 to open a Save to Win certificate. Ask one of our member service representatives to see how you can open up your certificate today!

What are the prizes?

There are monthly and quarterly prizes up to \$5,000 throughout the year. For the official account entry and prize entry rules, go to www.savetowin.org.

How are my prize entries calculated?

With every \$25 increment, you will be entered in the drawing. The cap is 10 entries per month. For instance, \$250 would be 10 entries. You are welcome to deposit more or less per month depending on how much you want to save or how many entries you would like.

View the Official Rules at: www.harvesterfcu.org/save-to-win/





Welcome Seth Attinger to the Harvester Team

Seth Attinger is a Financial Advisor with WestPoint Financial Group who has partnered with Harvester Financial CU to provide services to our members. He provides objective and customized investment and insurance strategies to help meet the financial needs of his clients.

Seth received his Bachelor of Science in Finance and Accounting from IUPUI. Prior to joining WestPoint Financial, he was an Advisor with AUL and OneAmerica. He is a Certified Public Accountant and runs his own tax and accounting firm, Seth Attinger Tax and Accounting Services.

Seth serves in the Boone County Shrine Club to raise money for Shriners Hospital for Children. He was a patient there as a child. He grew up in the quiet little town of North Judson, Indiana and graduated from North Judson-San Pierre High School.

Seth is married to his wife, Amber. They have a two year old little girl who is the center of his world. In his free time, Seth enjoys golfing, hunting, fishing, as well as playing with his dogs, Buck and Gracie.

Seth Attinger is a registered representatives of and offers securities & investment advisory services through MML Investors Services, LLC, Member SIPC (www.SIPC.org). Supervisory office 900 East 96th Street, Suite 300 Indianapolis, IN 46240 Phone (317)469-9999. WestPoint Financial Group is not a subsidiary or affiliate of MML Investors Services, LLC or its affiliated companies. Estate Planning services are provided working in conjunction with your Estate Planning Attorney, Tax Attorney and/or CPA. Consult them for specific advice on legal and tax matters. CRN202109253928



Staff Anniversaries

Jason - Operations - 3 years

Michelle - Lending - 5 years

CJ - Member Services - 6 years

Joyce - Member Services - 5 years

Sarah - Member Services - 3 years

Audra - Marketing/MSR - 1 year

STAFF SPOTLIGHT

A New Year and New Chapter for Joy!

After nearly 20 years of service with the Harvester Team, our Indianapolis Branch Manager, Joy, has decided it is time for her to retire. Throughout her years with Harvester, Joy has created meaningful and lasting relationships with our members, leading them back to Harvester again and again for all of their financial needs. Her member services and lending expertise, as well as her consistently positive attitude, professional guidance and leadership, will be greatly missed by staff and members, alike. We would like to thank Joy for her years of service and wish her happiness and relaxation in all of her future ventures! With Joy's retirement, there was a need for us to fill her position not only as Branch Manager, but as a Loan Officer as well. We are pleased to announce that Michelle will be taking on Joy's position as Branch Manager as well as continuing to be a Loan Officer for Harvester. Brian Sherill will be stepping up from his current position as Loan Processor into the Loan Officer position. Congratulations to both Brian and Michelle for your promotions!



6 Tips for a Budget Friendly Valentine's Day



Valentine's Day is coming! It can be both exciting and stressful trying to figure out the perfect gift for your loved one. Although jewelry and lavish dinner dates are common gifts for this holiday, they can be expensive. Instead of breaking the bank on that new jewelry or fancy dinner outing, here are a few ideas to help you and your partner have a special Valentine's Day on a budget.

- 1. Plan a romantic dinner at home.** Cook a special meal, get dressed up, put away the cell phones, and enjoy the night in the comfort of your own home with the one you love.
- 2. Plan a workday lunch or coffee date.** If you go to a coffee shop or plan a picnic (weather permitting), getting to see your partner mid-day can be something special for both of you.
- 3. Make your own Valentine.** Gifts shouldn't be just about the money spent. Handmade gifts are thoughtful and a custom fit for the person they are created for. Break out the glitter and glue and make your sweetie a card or repurpose an old planter, filled with a new plant. Save money and be creative.
- 4. Take a trip down memory lane.** Recreate one of the best-ever date you've shared. Maybe it was your first date or your most recent one, relive the magic by going back to the restaurant where you met or rent a favorite movie you saw together.
- 5. Go shopping for gifts together.** Set a budget and shop for yourselves. You can also pool the funds and go out to dinner or buy something for your household that you need. It's a Valentine's Day gift to yourselves from both of you!
- 6. Spend the day with someone who doesn't have a Valentine.** Love's biggest holiday can be painful for someone who lost a loved one or partner. You and your partner are lucky enough to have each other. Share the love on Valentine's Day by volunteering at a nursing home or spend part of the day with a neighbor or family member who has lost their Valentine. Make brightening up someone else's Valentine's Day part of your budget friendly love day.

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

New Year's Day -

January 1, 2020 (closed)

Dr. Martin Luther King Jr. Day -

January 20, 2020 (closed)

Presidents Day -

February 17, 2020 (closed)

Board of Directors

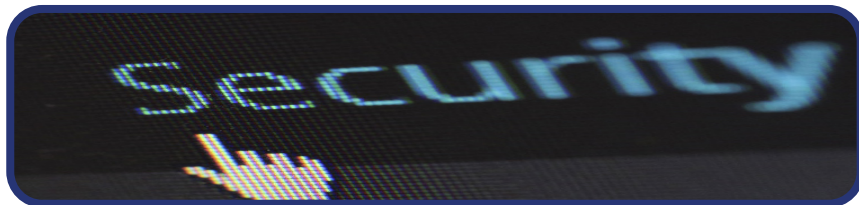
Jerry R. Walters, Chairman
Virgil Whorton, Vice Chairman
Rod Cannon, Treasurer
Al Hairston, Secretary
Michael Metcalf
Steve Bennett
Owen Rexroat

Supervisory Committee

Charlie Campbell, Chairman
Deidra Dunagin
Carl Delph

HFCU Management

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



9 Tips to Help Avoid Becoming a Victim of Financial Fraud

1. Don't respond to any email requesting money, private information, or asking you to make a purchase on behalf of someone else, especially if they include multiple typos or seem remotely fishy.
2. Conduct your own research to validate the legitimacy of any business or person offering any kind of financial opportunity or product offering before making any purchase or supplying private information (i.e. perform an online search of the company's name and number, read online reviews about the company, etc.).
3. Delete any unexpected or suspicious emails asking you to open a link or attachment. If you recognize the sender's name, email/contact the person directly to validate the legitimacy of the initial request.
4. Be extremely cautious of telephone calls where personal information is requested. If you receive such a call, hangup and call your financial institution or the number on the reverse side of your credit or debit card.
5. Do not send cash, gift cards, or wire money to any person or entity you do not know. Once funds are sent by these methods, it is nearly impossible to trace or refund these payments.
6. Review your account statements frequently, and quickly report any unknown or unauthorized activity to your financial institution or card processor.
7. Work with your financial institution to setup multiple account access requirements (i.e. an access PIN, secret questions, or text/callback authorization).
8. Use only traceable payment methods when making any kind of purchase online. These trusted methods include credit cards, debit cards, or a trusted mobile/online payment tool (i.e. PayPal or Apple Pay).
9. Don't agree to deposit a check and/or wire money on anyone's behalf. Anyone who overpays with a check and requests that a portion of the funds be returned is almost certainly attempting fraud. If these checks turn out to be bogus, you will likely be held responsible for paying it back.



New Year, New Rewards

Everyone loves to save, especially on products and services you use every day. That's what Love My Credit Union Rewards is all about. Members have save nearly \$2 billion in discounts from valued partners through Love My Credit Union Rewards. You can save too with valuable discounts from these partners¹:

* Credit union members receive a free home security camera plus 2 free months of 24/7 professional monitoring with SimpliSafe!

* With CarAdvise, credit union members save on car maintenance and get \$10 off their first service.

* Credit union members switch to Sprint and get \$200 cash plus lines 3, 4, and 5 free! Credit union members receive a \$100 annual loyalty reward. 25% off select accessories purchased in Sprint stores, plus a 30 day total satisfaction guarantee!

* Save up to \$15 on TurboTax federal products!

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

To find out more and learn about other valuable discounts, visit www.LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of Harvester Financial Credit Union!

¹Some restrictions may apply. Visit www.LoveMyCreditUnion.org for a full list of rules and restrictions.

