



# Harvester Happenings

## We are in this together and we are ready to help.

COVID-19 has affected all of us in some way whether that has been more time spent at home, temporary job loss, or maybe a loved one who has had the illness or is currently struggling with the illness.

Our employees' and members' health is of utmost importance to us and we have taken many measures to help lessen the risk for all of us.

Some of you may know that for the safety of our members and staff, we ask that if you are sick or if you've come into contact with someone with COVID-19 to please refrain from visiting our branches or drive-thru windows.

During this time, our drive-thru remains open to serve your banking needs.

In addition, there are several ways you can access your Harvester Financial Credit Union account including:

- \* Our website at [harvesterfcu.org](http://harvesterfcu.org)
- \* Online banking
- \* Mobile banking
- \* SYBIL phone banking 800-471-6663
- \* Surcharge-free ATMs
- \* Call us at 317-352-0455

If your employment status has been disrupted or you have been impacted financially due to COVID-19, please reach out to us by calling 317.352.0455 and let us discuss how we might be of assistance.

We do post updates on our website and social media frequently, so please stay tuned to both for future updates.

We look forward to continuing to serve you!

## 66th Annual Meeting Location Change Announcement

On Behalf of the Board of Directors,

After careful consideration, we have decided to change the location of our Annual Meeting scheduled for Saturday, April 18th from La Quinta Inn & Suites to our Indianapolis branch location (7020 Brookville Road Indianapolis, IN 46239).

We will not have lunch or prize drawings and will only hold the business portion of the meeting. Next year, we promise to bring back both of these items.

We understand that you may wish not to attend during this crisis period and we fully understand. In fact, we are encouraging people to not attend so we can comply with the State mandate to not exceed a gathering of 50 people.

This year we have a full slate of officers to fill all our Board of Directors and Supervisory Committee vacancies with each position running unopposed.

We are investigating to see if we can live stream the Annual Meeting and will make minutes of the meeting available as soon as possible after it is finished. Please stay tuned to our website for information updates.

We are closely monitoring the situation and adjusting our services as the needs arise. We remain dedicated to providing convenient and secure access to your money and to serving as your trusted financial advisor in the midst of the coronavirus (COVID-19) crisis. We stand ready to serve you and appreciate your business.

Harvester Financial's 66<sup>th</sup> Annual Meeting registration of qualified voters starts at 11:00 a.m. The meeting begins at 11:30 a.m.

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

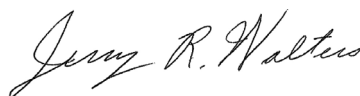
Bud Whorton

Al Hairston

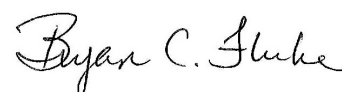
Supervisory Committee: One (1) to be elected:

Deidra Dunagin

Additional nominations will not be accepted from the floor.



Jerry Walters  
Chairman



Bryan C. Fluke  
CEO

## Shelbyville Hours of Operation

On June 1, 2020, we will be changing the hours of our Shelbyville office to match the hours of our Indianapolis office.

Our Shelbyville hours of operation will be:

### **Monday, Tuesday, Thursday:**

8:00 AM - 5:00 PM

### **Wednesday:**

9:00 AM - 5:00 PM

### **Friday:**

8:00 AM - 5:30 PM

If you have any questions, please feel free to contact us.

## Annual Privacy Notice

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at <https://www.harvesterfcu.org/wp-content/uploads/2020/03/HarvesterPrivacyNotice-03.2020.pdf> or we will mail you a free copy upon request if you call us at 800.326.2279.

## Credit Card Rates

Our credit card rates will be decreasing on April 14, 2020.

If you don't have one of our credit cards yet, you can easily apply online. Our credit cards have no balance transfer fee and no annual fee.

According to [Bankrate](#), the average variable APR is 16.89% as of 03/25/2020. Save money on interest by switching to a Harvester Financial Credit Union credit card.

To view our current rates or to apply, please [visit our website](#).

# SAVE TO 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](http://www.savetowin.org).

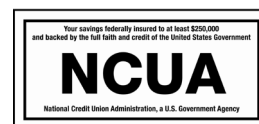
## Can I withdraw from my Save to Win certificate?

Only 1 withdrawal will be allowed from your Save to Win Certificate with a \$25 fee.

## How do I deposit money into Save to Win certificate?

You can easily transfer funds into your Save to Win certificate through Online Banking.

For more details and the Official Rules, please visit our [website](#).



## We can do out of state mortgages!

Talk to us if you're thinking about buying or refinancing a home outside of Indiana. We offer mortgages for second homes and vacation homes.

If you have any questions, please feel free to contact us.

Ready to apply for a mortgage?

[Visit our website](#).



## Easy Saver Roundup

On January 15, 2020, we rolled out our easiest way to save to date, the Easy Saver Roundup Program. If you are buying groceries, filling up the tank, or paying bills, with the Easy Saver Roundup Program, you'll save money just by using your Harvester Financial MasterCard debit card. For every purchase you make with your Harvester debit card, we will round up your transactions to the nearest whole dollar and deposit the difference in your specified savings account. If you spend \$21.39 after taxes on your dinner, we'll round up the change and put \$0.61 into your savings account. Saving money has never been so easy! For more information on how to sign up and a complete list of terms and conditions, please visit: [www.harvesterfcu.org/easy-saver-roundup/](https://www.harvesterfcu.org/easy-saver-roundup/)



## Financial Spring Cleaning

Spring Cleaning doesn't have to stop with decluttering your closets and home. Here are 3 quick tips to help you declutter your finances and make the most of your money.

- **Clear out the clutter.** Do you have a gym membership, streaming service, or monthly subscription you no longer use? Cancel it. Stash the extra cash away in your Savings, Vacation, or Christmas club account.
- **Turn your clutter into cash.** You've cleaned out the unnecessary expenses from your account and decluttered your closets, keep the momentum going! Turn those unused items into cash by planning a yard sale or by selling items online. Use your newfound cash flow to pay down that car loan or credit card balance.
- **Refresh your budget and address debt.** Look at what you currently spend, your current wage, and your financial goals. Create a realistic budget for yourself and use your freed up funds to help pay down existing debt. Review your budget monthly to ensure you stick to it. In no time, you'll be coming in under budget, paying off debt, and saving more!

Remember, to track your spending and savings anytime, from anywhere, download Harvester Financial's mobile app or log into Online Banking at [www.harvesterfcu.org](http://www.harvesterfcu.org).



At Harvester Financial Credit Union, we want to help your kids find Money Magic by promoting the financial health of our youngest members! Providing financial education embodies the movement's 'people-helping-people' philosophy. The theme for this year's Youth Month is "Money Magic. Share, Spend and Save at Your Credit Union". Together, we're encouraging our youngest members to learn common financial concepts kids should understand:

- **Saving**
- **Spending**
- **Charitable giving**
- **Investing**
- **Budgeting**

As more Americans seek financial guidance and more credit unions begin to offer services like financial counseling, it's essential to consider initiatives that also educate young members. If parents have trouble managing money, you can imagine that it's going to be even more challenging for them to have conversations about money with their kids. Harvester Financial Credit Union can serve as an important ally for parents in their mission to teach their kids to be financially responsible. Providing this kind of support and education can help build long-term member loyalty.

If you have been wondering how to empower youth to save for their future, National Credit Union Youth Month is a great opportunity to start or boost your youth initiatives! Join us this April as credit unions across the country focus on educating youth about financial health. This year's kid-friendly theme emphasizes the benefits of wise saving and spending using a cast of whimsical, kid-friendly characters. This celebration is a great time to engage kids at Harvester Financial Credit Union and within your community to help them develop healthy money habits.

Get involved by using the Twitter hashtag #CUYouthMonth to let everyone know how your credit union is making a difference in young members' lives.



### Get trusted protection at true savings with TruStage Auto & Home Insurance Program.

Harvester Financial members can save big on car insurance with the TruStage Auto & Home Insurance Program. Coverage provides a number of popular benefits, so you'll enjoy true security and get true savings on what matters most. Some members save even more from all of the discounts offered, including discounts on car insurance for:

- Being a credit union member
- Having multiple cars
- Having anti-lock brakes
- Being a good student

#### Optional benefits:

- 24/7 claims assistance (including holidays)
- 24-hour Roadside Assistance\*\*
- Guaranteed repairs at network shops

Trusted by your credit union, TruStage products and programs are made available to credit union members through TruStage Insurance Agency. Affiliates of TruStage have been providing insurance and financial services designed for credit unions and members for more than 80 years, serving more than 16 million credit union members.

See how much you could save with the TruStage Auto & Home Insurance Program. Please visit [LoveMyCreditUnion.org/TruStage](http://LoveMyCreditUnion.org/TruStage) for your FREE, no obligation quote and a full list of terms and conditions.



## Familiar Faces, Different Places

At Harvester Financial, we are welcoming warmer weather and staffing changes within the credit union this Spring!



We would like to welcome Joyce as our new Receptionist at our Indianapolis location. Joyce began her journey with Harvester in 2015 as a Member Services

Representative at our Shelbyville branch. She was promoted to the position of Shelbyville's Member Services Team Lead in 2018. Joyce always leads by example, provides excellent member services to our members, and is often sought out by coworkers for her knowledge of MSR functions and duties. She is excited to take on her new role at our Indianapolis branch.

Laura, the current Receptionist at Harvester Financial's Indianapolis location, received a promotion to the position of Loan Processor. She joined the Harvester team in 2016 as a Member Service Representative at our Indianapolis branch and moved to the role of Receptionist. Laura is an invaluable member of the Harvester team and always willing to take on new tasks to help better serve our members. She is excited to take on her new role and responsibilities as a Loan Processor with Harvester and will continue to assist members with IRAs, as well as helping in the Lending Department. In her new position, she will continue providing top notch service to our members at Harvester Financial, while learning more about the lending side of the credit union.



# Staff Spotlight

## Harvester Financial congratulates Jason Ford on his promotion as our credit union President!



Jason's involvement in leadership development and his experience makes him a great fit for his new role. In 2016, Jason won the Emerging Leader Award from the Indiana Credit Union League. In 2019, he was recognized through Credit Union Magazine as a Credit Union Rock Star. He graduated Magna Cum Laude from Indiana Wesleyan University with a Bachelor's in Business Administration along with graduating from CUNA Management School as a Certified Credit Union Executive in 2013 where he was the Vice President of his class.

Jason's 27 years in the financial services industry, with the last 12 in credit unions, has given him a diverse background in Lending, Compliance, and Operations. He has proven to be a valuable resource for the employees at HFCU and his focus continues to be serving our members well.

While Jason's passion has always been to help our credit union, he has always struck a balance between fun and work. He comes up with unique ways to have fun at work while also proving to be a helpful leader by continually coaching employees and coming up with innovative ways to further their professional development.

Jason is excited for this new role. He said, "I am grateful for this opportunity and look forward to continue helping our employees grow professionally and to grow our credit union to better serve our members."

## Congratulations to Elizabeth Olson for her promotion as Harvester Financial's Vice President of Operations!

Elizabeth has been with Harvester Financial for 6 years. She graduated from Indiana University-Purdue University Indianapolis with a Bachelor of Science in Psychology. In 2018, she was a Crasher for the CUNA Governmental Affairs Conference. In 2019, she received an Emerging Leadership Award from the Indiana Credit Union League. She began attending CUNA Management School in 2019. Her goal is to graduate in 2021 as a Certified Credit Union Executive. She plans to attend Compliance School through NAFCU in the near future.

Elizabeth is also a founding/current board member as Vice President for 3E-Young Professionals, an organization that helps young professionals in the credit union industry to further their professional development.

When Elizabeth hired with Harvester Financial in 2013, she started as a Member Service Representative and eventually transitioned to Marketing. While working in Marketing, she learned more about the operational side of the credit union. During her time at Harvester, she has led training in different areas, helped implement several projects, manages our website, helped with a massive re-branding, and works closely with our data.

Elizabeth always looks for ways to involve staff and looks for opportunities to further employees' professional growth. She cares about Harvester's members and employees and is excited to help further the growth of the credit union.



## Staff Anniversaries

Barb - Human Resources - 33 years

Bryan - Operations - 5 years

Carol - Member Services - 7 years

CJ - Member Services - 6 years

Laura - Member Services - 4 years

Minyon - Member Services - 2 years



## 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

Memorial Day -

Monday, May 25, 2020 (closed)

Independence Day -

Friday, July 3, 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, CEO

Jason Ford, CCUE, NCCO, President

Liz Olson, CCUFC, Vice President of  
Operations

Michelle Mason, CCUFC, Main Branch  
MGR

Sherry Wood, Shelbyville Branch MGR

Barb Kilgore, Human Resources MGR



## Battle of the Brands

When you grocery shop, do you tend to pick up name brand or store brand items? Are you coming in over budget too often? One of the easiest ways to cut your food budget is by switching to store brands for as many items as you can. Making the switch to store brand for necessities like milk, eggs, and produce can save you money at the checkout. With a quick search of a local supermarket's website, we planned a spaghetti dinner for a family of 4 with both name brand items and store brand items and here's what we found:

Store Brand	Price	Name Brand	Price
Spaghetti 16oz Box	\$1.00	Spaghetti 16oz Box	\$1.49
93% Lean Ground Beef 1 lb.	\$5.49	92% Lean Ground Beef 1 lb.	\$5.99
Spaghetti Sauce 24oz	\$1.00	Spaghetti Sauce 24oz	\$2.49
Garlic Bread 16oz	\$1.69	Garlic Bread 11.75oz	\$3.49
<b>Meal Total:</b>	<b>\$9.18</b>	<b>Meal Total:</b>	<b>\$13.46</b>

On average, national name brands cost \$0.50 more per package and often times have fewer servings per package than store brands. You could save nearly \$1,500.00 per year on your grocery budget just by making the change from name brand to generic items. If you clip coupons or follow the sale ads, you could be saving even more! No matter which brands you prefer, you can track your purchases and savings easily with Harvester Financial's Mobile App or Online Banking at: [www.harvesterfcu.org](http://www.harvesterfcu.org).



## Did You Know...You Own Your Credit Union?

When you opened your account at Harvester Financial Credit Union, you became more than just a customer, you became an owner. That's because credit unions aren't like banks owned by stockholders; they are cooperatives owned by the members who deposit their money there. As member-owned cooperatives, credit unions are not-for-profit and democratically controlled by their members. Credit unions are invested in their communities and local businesses – not in the stock market.

What does this mean for you? Because Harvester Financial Credit Union is not-for-profit, any earnings not needed to help build reserves or invest in the credit union's operations is returned to members through higher rates on savings, lower rates on loans, and lower fees on services. Unlike for-profit financial institutions that need to generate revenue for stockholders, credit unions invest their revenues in serving their members.

This makes us a little bit different. Our board of directors is made up of members of the credit union and our team works hard to be sure that our member-owners have the services they need and the positive experiences they deserve. From the very beginning, Congress recognized that credit unions were different, too. Because of credit unions' not-for-profit, cooperative structure, credit unions are exempt from federal income taxes. The savings is an important part of our structure and helps allow us to provide important financial services to our members and make an impact in our community.

Our not-for-profit structure and tax status doesn't always make us popular with the for-profit banking industry, but our ability to focus directly on you rather than a bottom line for stockholders is truly what gives us an advantage. Credit union members save millions of dollars more per year than if they could only go to a bank, and these savings far outweigh the value of the tax exemption. Credit unions are an important, consumer-focused part of the financial services marketplace. You can learn much more about the credit union difference [here](http://www.harvesterfcu.org).

Thank you for being a member of Harvester Financial Credit Union. You're more than just a number, more than just a customer...you're an owner!

