

JULY 2020

Harvester Happenings

Great news for those who live or work in Rush and Decatur County! Now, you can be a member, too!

For over 50 years, the leadership and staff at Harvester Financial Credit Union have taken great pride in being a trusted provider of quality financial services to people living or working in Shelby County or Marion County*. In May of 2020, we were able to expand our field of membership to include Decatur County and Rush County! Now, anyone who lives or works in Shelby, Decatur, Rush, or Marion County* and their family are eligible to become members of Harvester Financial!

For more information on the benefits of membership with Harvester Financial, please visit: <https://www.harvesterfcu.org/become-a-member/>.

* Field of membership excludes Pike Township in Marion County.

There's no better time than the present to sign up for e-Statements from Harvester Financial.

Are you tired of waiting for a week or more to get your statement? Do you worry about the number of times your statement envelope has been touched before you receive it? In these uncertain times of social distancing and heightened awareness of the places we go and things we touch, give yourself the peace of mind knowing your statements are contact free, secure, and accessible 24/7, all from the comfort of your home. Sign up today at: <https://www.harvesterfcu.org/e-statements/>

SAVE THE DATE!

Join us for Membership Appreciation Day 2020! Shred Monkey will be on site to assist members with free document shredding and disposal. Join us for food, drinks, and fun in honor of you, our members!*

Indianapolis Branch:

Friday, August 28th
12 p.m. - 2 p.m.
7020 Brookville Road
Indianapolis, IN 46239

Shelbyville Branch:

Friday, September 4th
12 p.m. - 2 p.m.
2507 Progress Pkwy
Shelbyville, IN 46176

For directions visit:

Indianapolis: <https://goo.gl/maps/dPqm9bu9i8is1fnf7>

Shelbyville: <https://goo.gl/maps/DHNQQDMqGmDhgXH6>

*Dates and times subject to change due to the uncertain nature of the Covid-19 Pandemic and the possibility of government imposed restrictions on public gatherings.



Who couldn't use a little extra cash this summer?

At Harvester Financial Credit Union, we want to help. That is why we are offering you the choice to skip one monthly payment on your qualified Harvester Financial Loan(s)!* Use the extra cash to bring on a vacation, plan a graduation party, prepare for the upcoming school year, for home improvement or landscaping projects, or just to have a little wiggle room in your budget. What's the best part about the program? All you have to do is watch your mailbox for the Skip-A-Pay Request form to be delivered!

When you receive your form, simply choose which month to skip, indicate your method of payment for the processing fee*, choose which loan(s) you want to skip, and return the form to us. It's that easy!

*For more information about the Skip-A-Pay program please contact our Lending Department at 800.326.2279.

Pay Your Way with CardPay Services

Paying your bills just got easier! Harvester Financial's CardPay for Bill Pay service allows subscribers to schedule payments to be paid by a credit or debit card of their choice, instead of paying by checking account. These card payments are processed directly from the credit or debit card the used and are not tied to the bill pay account. For more information, please visit:

<http://pages.onlinebillpay-email.com/Consumer/CardPay?MyFITool&instID=38992>

Jump for joy with personal loan rates as low as 7.75% APR¹



Whether you're dreaming of a beach vacation, trying to consolidate your bills, needing home or auto repairs, or just need some extra cash, we're here to help. With Harvester Financial's Unsecured Personal Loan, reach your summer goals without draining your account! Our flexible terms and extremely competitive rates, as low as 7.75% APR¹, will have you jumping for joy. Plus, there's no application fee. Don't miss out on your summer fun! Apply online today at: <https://www.harvesterfcu.org/personal-loans/>

¹Subject to credit approval. APR is Annual Percentage Rate. ALL RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE. APR is based on credit history. The accuracy of these calculators and their applicability to your circumstances are not guaranteed. You should obtain personal advice from qualified professionals. Please visit the Personal Loans page for more information.

Inside the Mind of a Scammer: Recognizing Scammer Mind Games

As we work to get life back on track and find the new normal amidst the uncertainty of the Coronavirus Pandemic, it's all too easy to get caught off guard by scammers. They prey on the vulnerable in times of crisis by devising schemes to trick unsuspecting victims into giving them money. In a recent article, **"10 Tactics Used to Trick Your Members"**, David Ver Eecke, of PCSU, explains psychological tactics used by scammers. Below are some of the psychological tactics you should be on the look out for:

- **Creating fake emergencies and official-sounding titles** - Scammers pretend to be a representative of an official organization, like the IRS or Treasury Department, and use important sounding titles to gain their victim's trust. Referring to a gift card as an "electronic federal tax payment system" or calling retail stores "government affiliated payments processors" are examples of this trick. They call, text, or email people and demand payment for fake, outstanding bills and often threaten jail time if their target doesn't pay immediately.
- **Scammers claim they aren't seeking your personal information** - Scammers know asking for personal information over the phone is a red flag and will likely result in the potential victim hanging up. Instead, they lead the conversation with claiming they are not seeking personal information or an exchange of funds via phone, hoping to make victims lower their natural guard.
- **Signaling that calls are recorded or monitored** - In an attempt to sound official, scammers will tell a potential victim that the call is being recorded or monitored by the IRS and failure to comply could result in fees or jail time. This can legitimize the entire scam and create a sense of urgency for the victim to provide payment to the scammer.
- **Exploiting a victim's engagement** - Once the scammer has a person hooked, they may ask the victim to hold while they "transfer the call to a manager" to complete the payment. Scam call centers use multiple scammers, working together to initiate contact and close the scam. This tag-team approach allows for a realistic system of checks and balances for the victim, possibly creating a false sense of relief.

The take away here is **trust your gut**. If you're uneasy about a call, **do not** give out any personal information. Request a written official statement or invoice from the agency before you agree to any terms. Know that government agencies **will not** call, email, or text individuals to request payments. Official payment requests are sent by mail.

At Harvester Financial, the safety and security of our members comes first. If you have questions or concerns about your account safety or feel you have become a victim of a scam, please call us at 800.326.2279.



As we all know, 2020 has been a year full of uncertainty, causing many changes in the way we publically interact and conduct business. In the face of such uncertainty, one thing that we could count on was the support of our members. Harvester Financial would like to express our gratitude for your patience while we navigate through the Coronavirus Pandemic. Your continued support is the driving force behind our mission to provide courteous, friendly, and quality financial services at fair and favorable rates and terms, while maintaining long-term financial stability of the credit union. With the current climate of change, you can trust Harvester Financial to continue providing quality financial services to meet the needs of our members. Harvester Financial would like to express our most heartfelt thank you for your continued support and trust!

Easy Saver RoundUp

Round up your transactions to the nearest whole dollar with the Easy Saver Roundup Program.¹

How it works:

When you spend \$14.95 at the grocery store and pay with your Harvester Debit Card, you will see a charge for \$14.95 in your checking account and a separate \$0.05 transfer from your checking into your designated savings account to round up the transaction to the nearest dollar.

What if I don't have enough in my account to cover the Round Up?

If on a business day, you don't have sufficient funds available in your checking account, or if any transaction has overdrawn your checking account, we will not round up the purchase and no transfer will take place. However, if your debit card transaction is canceled or reversed, the corresponding round up transaction will remain in your designated savings account.

How do I enroll?

Enrolling is easy and free! Stop by one of our offices to enroll or call 317.352.0455 and we can mail an enrollment form to you. Once we receive the signed form, you're all set to start watching your savings grow!

¹For more information about the Easy Saver Round Up program, plus a full list of terms and conditions, visit <https://www.harvesterfcu.org/easy-saver-roundup/>

Staff Spotlight



Join Harvester Financial in wishing Carol a very happy and restful retirement!

Carol held the position of Member Services Representative at our Shelbyville branch from March of 2013 until June of 2020. Over the years, her guidance and encouragement helped her coworkers thrive. Carol has an infectious laugh and great sense of humor, always went above and beyond to provide members with top notch service, and made work days a little more enjoyable. Members gravitated towards her easy going nature and ability to put a smile on even the most serious of faces. Although her stellar member service skills and positive presence in the branch will be missed terribly by staff and members alike, the team at Harvester Financial would like to extend our best wishes to Carol in her retirement. We hope the years ahead bring her loads of happiness and relaxation!



Congratulations to Cortney for her promotion to Head Teller in Shelbyville!

Always upbeat and willing to take on any task, Cortney quickly became an integral part of the Member Services Team in Shelbyville. She is excited to grow professionally and learn more about her new position, while continuing to provide members with excellent service. Cortney is glad to use her leadership skills to help guide her coworkers in reaching their goals and meeting their full potential at Harvester.

Please join us in welcoming the newest member to the Harvester Team, Emily!

Emily joined the Shelbyville Branch as a Member Services Representative in May. She is very excited to be apart of the Member Services Team and can't wait to see what goals she can achieve with Harvester Financial. Emily enjoys spending time with family, painting, and being outdoors when she's not at work. Fun fact: She has 5 Labrador Retrievers.



Staff Anniversaries

**Cortney - Member Services,
1 year**

Nikki - Accounting, 23 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:
8:00 a.m. – 5:00 p.m.

Wednesday:

9:00 a.m. – 5:00 p.m.

Friday:

8:00 a.m. – 5:30 p.m.

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

Independence Day -

Friday, July 3, 2020 (closed)

Labor Day -

Monday, Sept. 7, 2020 (closed)

Board of Directors

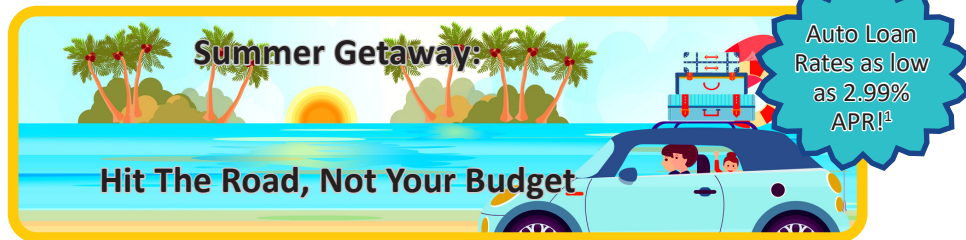
Jerry R. Walters, Chairman
Virgil Whorton, Vice Chairman
Rod Cannon, Treasurer
Al Hairston, Secretary
Michael Metcalf
Steve Bennett
Deidra Dunagin

Supervisory Committee

Charlie Campbell, Chairman
Teresa Collier
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



Summer is finally here! Hopping in the car and taking an old-fashioned road trip with the family is a great way to see new sights. Driving to your destination can help you save on travel expenses and maintain social distancing best practices. For even more savings on your family fun time, follow these four tips:

Bring Your Own Food - Eating out or buying snacks and drinks at gas stations adds up fast. Before you hit the road this Summer, pack snacks or picnic lunches. Stop at parks, beaches, and scenic overlooks for meals and enjoy picnics with your loved ones.

Pack Accordingly - Even if you're traveling to a warm-weather spot, pack a sweatshirt and jeans. If the temperature drops, you'll be prepared and won't need to buy pricey novelty items from tourist shops to warm up.

Have Fun for Free - The key to having a budget friendly getaway is balancing more expensive tourist stops with free or low-cost activities. Plan a nature hike, read your favorite novel on the beach, or people watch, all for **FREE!**

Enjoy the Ride - Afternoon drives can be fun and your only real expense is gas. If your ride is a gas guzzler, think about upgrading to a more fuel-efficient vehicle before your road trip. Check out Harvester Financial's current rates, **as low as 2.99% APR¹** on auto loans, plus the full list of terms and conditions, and apply online at <https://www.harvesterfcu.org/rates/>.

¹Subject to credit approval. APR is Annual Percentage Rate. ALL RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE. APR is based on credit history.



Do the math...

Your vehicle is one of the most expensive, yet fastest depreciating assets you own. We often don't realize just how fast our vehicles lose their value until we sell them or they are wrecked.

Don't get stuck with what your insurance company says your car is worth.

Our TotalRestart benefit helps protect you against this rapid depreciation and gives you an opportunity for a fresh start (restart) if you experience a total loss.

With TotalRestart you may be eligible for a credit when you return to us for financing of a replacement vehicle. This is an exclusive protection available when you finance your auto loan with Harvester Financial.

For more information about our TotalRestart benefit, please visit <https://www.harvesterfcu.org/auto-loans/> or call 800.326.2279 to speak with a Loan Officer.

