

October 2020

# Harvester Happenings



## Manage your Harvester Visa Credit Card with HFCU Card App!

Digital accessibility is the new normal in banking, as apps are an easier and more convenient way for members to access their accounts.

Harvester Financial is excited to announce the latest development in our mobile app offerings, HFCU Card App.

With HFCU Card App, you will be able to:

- **Make credit card payments**
- **Set transaction alerts for specific merchants, transaction types, and more**
- **View transaction history, account balances, and payment history in real time**
- **Report card lost or stolen and dispute transactions**
- **Lock/Unlock credit card for any reason**
- **View rewards points**
- **Set personalized controls including spending and location limits**

When the Coronavirus surfaced, how we live our day to day lives changed overnight. In an effort to keep up with those changes, HFCU Card App will provide added security features and alerts, real-time account histories, 24/7/365 account accessibility, plus contact free payment options for Harvester Financial Visa cardholders, all in one convenient app!

For more information about the upcoming HFCU Card App or Harvester Visa Credit Cards, please visit: <https://www.harvesterfcu.org/credit-cards/>.



INSPIRING HOPE FOR  
A GLOBAL COMMUNITY™

On Thursday, October 15th, Harvester Financial will join credit unions around the world in celebrating the credit union difference on International Credit Union Day 2020 (ICU Day). By sticking to the 'people-helping-people' philosophy, credit unions worldwide have remained a source of hope and help for members in communities heavily impacted by the Coronavirus Pandemic.

ICU Day gives credit unions a chance to come together with members and the communities they serve, while bringing global recognition to credit unions for their contributions as financial first responders during the pandemic.

Hope is a global resource that everyone has a right to feel and experience. This year we will celebrate ICU Day with a very fitting theme, "Inspiring Hope for a Global Community". We celebrate credit unions contributing to a brighter future by providing financial empowerment to people all over the world through financial services, education, and support.

Follow along with the festivities by exploring #ICUDay on social media outlets or stop by one of our branches on Thursday, October 15th to join the celebration!



Love your ride, but not your payment? Refinance your current auto loan to Harvester Financial from another lender and get 1% cash back, up to \$300!<sup>1</sup> How you use the extra cash is up to you. Pay bills, boost your savings, or start your holiday shopping!

With rates as low as 2.99% APR, no payments for 90 days<sup>2</sup>, flexible terms, and a simple application process, let Harvester help get your budget back on track by refinancing your auto loan today!

<sup>1</sup>Subject to credit approval. Annual Percentage Rate (APR) effective as of 04/03/2020 and is subject to change. Offer begins 11/01/2020 at 12 a.m. EST and ends 11:59 p.m. EST on 01/31/2021. Offer valid on refinances only. Cannot be combined with other offers. Current Harvester Financial auto loans are excluded from this promotion. 1% cash back on amount financed will have a maximum benefit of \$300.00 and is subject to change without notice. Qualifying cash back rebate will be deposited into your Harvester Financial Credit Union Regular Savings account within 14 business days after loan is disbursed.

<sup>2</sup>90-day payment deferral offer subject to change without notice. Interest will accrue during 90-day period. To see a full list of terms and conditions, visit: [www.harvesterfcu.org](http://www.harvesterfcu.org).

## New Year, New Benefits

Effective January 31, 2021, Visa will sunset the Auto Rental Collision Damage Waiver and Warranty Manager as Visa consumer benefits.

In a move to offer enhanced and more meaningful benefits to cardholders, Visa is partnered with NortonLifeLock Inc., to provide identity theft protection benefits across all Visa Consumer Credit Platforms. This new benefit is scheduled to be live February 2021.

Key Features of this benefit include:

- Dark Web Monitoring
- Lost Wallet Assistance
- Digital Dashboard to view alerts

Visa and Postmates Inc. have also joined forces to provide an exclusive set of benefits to Visa Cardholders, effective January 2021.

Key features include:

- Earn up to 3x Rewards points with Postmates loyalty program
- Complimentary delivery credit (up to \$100 value)

As live dates approach, be on the lookout for more information regarding these new benefits for Harvester Financial Visa cardholders!

## 2,700 Members Can't be Wrong...

Tired of the waiting game involved with mailed monthly statements? Sign up for e-Statements and receive your digital monthly statement at the first of every month, days before it will reach your mailbox. Signing up for e-Statements grants you peace of mind, knowing your statements are secure, contact free, and accessible 24/7.

More than 2,700 members have already gone paperless and contact free with e-Statements from Harvester Financial. Signing up for this free service is simple! If you are already enrolled in Online Banking, simply click on the Statements tab and select e-Statements. If you don't already have Online Banking, enroll at <https://www.shareteccu.com/hfcu>.

E-Statements from Harvester Financial are fast, free, and secure. What are you waiting for?



## Not all Cards That Wander are Lost.

When your debit card or credit card wanders away from its normally safe place, the first instinct is to panic. Immediately following the wave of panic, a frenzied search through your wallet, pockets, bags, car, and deepest recesses of your memory happens. When faced with this dilemma in the past, you had two options:

- 1.) Keep looking, cross your fingers, hope and pray it turns up somewhere around the house.
- 2.) Call the credit union, report your card lost, order a replacement, wait for it to arrive by mail.

Harvester Financial Credit Union members now have a third option:

### 3.) Freeze/Unfreeze your card!

If you can't find your debit card, but want to look in a few other places before you report it lost, log in to your Harvester Financial Mobile App or [Online Banking](#). Go to your checking account and simply touch the "Freeze/Unfreeze" button at the top of the screen. Your card will be temporarily paused, preventing any transactions from processing.

If you do find your card, Unfreezing it is just as easy. Log back in to your account, click the "Freeze/Unfreeze" button. Your card will immediately be unpaused, as if it never wandered in the first place! If you have to resort to Option 2, call us toll free at 800.326.2279 or stop by a [branch location](#). We will be glad to help.



## Membership has NEW Perks with Harvester Financial and Love My Credit Union Rewards

Looking to purchase a new wholesale club membership? Harvester Financial Credit Union members can now save 40% off a 1-year membership at Sam's Club! Get what you need to make staying at home easier with brands you trust and savings you can count on.

Visit [http://links.lovemycreditunion.org/client/love\\_my\\_cu/](http://links.lovemycreditunion.org/client/love_my_cu/) to save on your 1-year Sam's Club membership from Love My Credit Union Rewards and Harvester Financial Credit Union today!





### Earn Double the CURewards Points with your Harvester Financial Visa Credit Card!

Beginning October 12th, 2020, Harvester Visa Gold and Platinum credit cardholders will be earning 2 points per every \$1 spent! Rewards points are redeemable for cash back, purchasing items from the CURewards Mall, or can be used towards travel.

This limited time opportunity will only be valid through Mid-January, 2021. Make the most of this offer by using your Harvester Financial Visa Credit Card when you make purchases and earn more while you shop this holiday season!

For more information and a complete list of terms and conditions please visit <https://www.harvesterfcu.org/credit-cards/> today!

## Staff Anniversaries

Paula Q - Card Services -  
10 years

LaDonna - Accounting -  
18 years

Mary - Member Svcs/  
Lending - 18 years

Teresa - Collections -  
18 years

Sherry - Branch Mgr -  
26 years

# Staff Spotlight

## New Additions to the Harvester Family

2020 has been a year full of uncertainty, to say the least. Amidst concerns over the Coronavirus, the staff at Harvester Financial Credit Union, is celebrating.

Give a round of quiet "awwws" to the new additions to the Harvester family, Lounes and Caitlin!



Lounes was born July 7 to Paula, Member Services Representative at the Indianapolis branch, and Khalef. This handsome fella has his mommy and daddy wrapped around his little fingers already. He is a worldclass snuggler, enjoys taking long naps, and is best buddies with his Grandpa already.

Born August 21 to Laura, Loan Processor at the Indianapolis branch, and Chris, Miss Caitlin knows she's the Princess of the family already. This sweet little lady's favorite activities include lounging around and reading stories with her big brother, Liam, listening intently to every word her daddy has to say, and snuggling with momma every chance she gets.



Congratulations to both families! May your bundles of joy bless you with abundant happiness, love, and full nights of sleep!

## Welcome back to the Indianapolis Harvester Team, Debbie!

Debbie returned to the Indianapolis Branch in September as the Head Teller. She said it felt like coming home walking through Harvester's doors on her first day back. She is excited to re-join the team, where she can use her knowledge and years of experience working in the financial industry to help provide our members with the quality of service they expect from their credit union. Debbie looks forward to being a part of the Harvester Team for many years to come! In her spare time, Debbie enjoys spending time with her family and friends. Fun Fact: She loves baking, camping, and working on craft projects.



## Welcome to the Shelbyville Harvester Team, Katie!

Katie joined the Shelbyville Branch as a Member Services Representative in August. She is excited to be a part of the Harvester team and eager to see what's in store for her with the credit union. Katie's goal is to become an integral part of the Member Services Team and remain a trusted face around the credit union for years to come. When she's not working, Katie spends most of her free time with her daughter, Myla, and fiancé, Andrew. Fun Fact: She loves watching TQ midjet races and volunteering with Hancock County's 4H Horse & Pony.



## 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 Phone Teller

317.351.2352 or  
800.471.6663

### Holiday Schedule

Columbus Day -  
Monday, Oct. 12, 2020 (closed)  
Veterans Day -  
Wednesday, Nov. 11, 2020 (closed)  
Thanksgiving Day -  
Thursday, Nov. 26, 2020 (closed)  
Christmas Eve -  
Thursday, Dec. 24, 2020 (closing at  
noon) Christmas Day -  
Friday, Dec. 25, 2020 (closed)  
New Year's Day  
Friday, January 1, 2021 (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, Indianapolis Branch  
Manager

Sherry Wood, Shelbyville Branch Manager

Barb Kilgore, Human Resources Manager

## Quarantine-O-Ween 2020: Inexpensive Ways to Celebrate Safely

As ghoulish goodies hit the shelves and costume shops begin to open, most folks are still adjusting to the new normal brought about by Covid-19. Celebrations will undoubtedly look different this holiday season, as most families plan to stay safe and healthy, above all else. To help you conjure up inspiration for the holiday, here are a few tips and tricks to help you treat your family and friends to a safe and scary good time this Halloween, while saving a few bones in the process.

1.) Decorate your PPE - We should be wearing masks when in public anyway, why not have a little fun while staying safe and healthy? Treat yourself to free, printable mask templates at [www.zygotebrowndesigns.com](http://www.zygotebrowndesigns.com) and [www.thesprucecrafts.com](http://www.thesprucecrafts.com). Print the templates, dig up some masks (cloth, disposable, or posterboard for the more adventurous), brew up a few crafting stations, gather your little goblins, and bring your crafting creations to life!

2.) Resurrect decorations from celebrations past and haunt your halls for free! Dust off those storage bin toms and rediscover what mysteries lie beneath the decrepit, plastic lids. You can even turn your Christmas Tree into a Forsaken Fir with a little (witch) crafting. Draw bats, ghosts, or creepy critters on construction paper, cut out, and hang them on your tree in place of ornaments. Pro Tip: Stringing blacklights or cobwebs around your tree increases the spook factor! Plus, you'll shuffle ahead of the Christmas decorating horde by already having your tree assembled!

3.) Brew up a walk-through Treat Yard for trick-or-treaters! Whip up tombstones and ghosts out of cardboard from your recycle bin to create your harrowing trick-or-treat trail in your front yard. After you've set the scene, place ghoulish goodies near the tombstones or hide glow-in-the-dark, treat filled, goblin eggs throughout your cemetery. Have kids enter your cemetery one at a time to choose their otherworldly treats! It's a win-win really. Your yard will look spooktacular and neighborhood kids can trick-or-treat, while maintaining a safe social distance.

4.) Ghost your friends! No...Don't just disappear this holiday season. Leave your friends and loved ones shrieking with excitement when they find a spooky, treat filled Boo Basket on their porch awaiting their arrival. Pick up a bag of Halloween candy mix, a few inexpensive treat baskets, and print a Boo Tag for each one. Fill the baskets with ghoulish goodies, attach tags, then sneak the devilish delights on to unsuspecting porches, just waiting to be discovered by your favorite boys and ghouls! Find free, printable boo tags here: <https://www.happinessishomemade.net/free-youve-been-booed-printables/>.

By mixing your on-hand decor with a dash of DIY hocus pocus you can conjure up a scene that will leave your loved ones howling with delight and won't put your budget 6 feet under!



Love My  
Credit Union®  
rewards

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

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 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:

- » Savings up to \$15 on TurboTax federal products.
- » Exclusive discount from the TruStage Home & Auto Insurance Program.
- » Members save on SimpliSafe, the #1 expert pick for home security.
- » Save 30% on premium identity protection from Financial Lock.
- » Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- » Save on car maintenance + get \$10 off first service using CarAdvise.
- » Save 40% on a 1-year membership to Sam's Club.
- » Build credit history with rent and save up to 30% with Rental Karma.
- » Save \$40 on Calm, the #1 app for meditation and sleep.
- » Save on Travel and Entertainment needs like Car Rentals, Hotels, Theme Parks, Movie Tickets and more!

Learn how membership gets you all these exclusive savings and more at [http://links.lovemycreditunion.org/client/love\\_my\\_cu/banner/?bid=5366&campid=36&clientid=68584&sid=1](http://links.lovemycreditunion.org/client/love_my_cu/banner/?bid=5366&campid=36&clientid=68584&sid=1). Check them out and start enjoying credit union member benefits you never knew you had.

