

January 2021

Harvester Happenings

Harvester's 67th Credit Union Annual Meeting

Harvester Financial's 67th Annual Meeting will be held on Saturday, April 17, 2021. Although we hope to hold the meeting in person, we are monitoring any developments regarding the COVID-19 Pandemic. We are prepared to make any appropriate changes to the format of our annual meeting to ensure the health and safety of the attendees. A location for the annual meeting has yet to be determined and will be announced at a later date. We recommend that you visit our website, www.harvesterfcu.org, to confirm the status and location of the annual meeting before planning to attend in person.

At the Annual Meeting, the election of (2) Directors and (1) Supervisory Committee members will be held.

The following nominations have been submitted by the Nominating Committee:

Board of Directors: Two (2) to be elected.

1. Mike Metcalf
2. Steve Bennett

Supervisory Committee: One (1) to be elected.

1. Carl Delph

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, 2021.

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, 2021. 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 offsite ballot boxes. You must be present to vote.

2021
Happy New Year!

A Letter To Our Members

As the new President/CEO of Harvester Financial Credit Union, I want to thank you for your continued support of our credit union. I can only assume that like me, you are glad to see 2020 in the rearview mirror. 2021 will offer new hope and possibly new challenges.

If 2020 taught us anything, it was to put things in proper perspective and focus on what truly matters. I think it is safe to say that all of us are looking forward to being able to visit our loved ones without restrictions, travel the country freely without worrying about wearing a mask, or simply go out to dinner with friends.

When that time comes, and it will, rest assured that we will be here for you, as we have always been, ready to help you with whatever you need at that moment.

Again, thank you, and we look forward to serving you in 2021.

Sincerely,

Jason Ford

President/CEO



Wishing you could pay down debt with one low payment per month? Get your finances back on track in 2021. In 2020, we helped our members save over \$12,000.00, on average, in interest and payments with a debt consolidation loan.

Talk with one of our loan officers to see if you can save!

Rate as low as 5.24% APR!!!

Visit www.harvesterfcu.org/debt-consolidation/ for more information.

*APR is Annual Percentage Rate and is subject to change. Subject to credit approval and membership qualification. Some restrictions may apply. 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 01.01.2021-03.31.2021. Savings will vary per member.



3 Ways to Share the Love, Not Germs This Valentine's Day

Love is in the air and Valentine's Day is right around the corner! In previous years, you may have planned a romantic dinner at your favorite restaurant, an evening out on the town, or maybe a movie date at the theater, traditional ways to spend Valentine's Day celebrating with your sweetheart.

With concerns of the Coronavirus Pandemic still looming, you might be looking for alternative ways to celebrate safely with your loved ones. There are still ways to celebrate while following health and safety guidelines. Here are a few tips to help you create new traditions with your loved ones this Valentine's Day.

1. Bring your favorite restaurant home.

Do your research, find the recipe, and serve a dish from your favorite restaurant, in the comfort of your own home! If you need some inspiration, here's a list of restaurant copycat recipes from [Delish](#).

2. Turn your living room into a theater!

Grab some snacks, turn down the lights, and cuddle up on your couch for a movie marathon! Pick a couple of your shared favorite movies and enjoy a comfortable night at the movies with your loved one!

3. Don't be afraid to order online.

Online shopping and meal delivery services allow for practically any gift or meal imaginable to be delivered. These services provide you almost all of the same options you'd have if you spent the night out on the town, and more. The best part, you can plan your perfect date night and have it prepared and delivered to your door.

With a little imagination and a lot of love, you can create new traditions, suited for these ever-changing times, that you and your partner can enjoy for years to come!



Staff Spotlight

Please join us in wishing Paula a very happy retirement!

After nearly 10 years with the credit union, Paula decided it was time to retire in October 2020. She joined the Harvester Team in 2011 as a Member Services Representative and made her way into Card Services. She tirelessly worked with members to resolve any issue they were experiencing with their Harvester debit or credit cards. Her positive attitude and wisdom in the realm of Card Services will be greatly missed around the office. The Harvester Team would like to wish Paula a very happy retirement, full of sunny beach days and quality time spent with her family. With Paula's retirement, there was a need for a Card Services representative. Cortney from the Shelbyville branch, rose to the challenge! She helped facilitate a smooth transition of staff in Card Services and continues to work hard, learning the ropes of her new role, and providing members assistance for their card services needs. Congratulations Cortney!

Welcome to the Indianapolis Harvester Team, Debra!

Debra joined the Indianapolis Branch in October 2020 as a Member Services Representative. She began her career in the financial industry in St. Louis, Missouri in 1999. She's excited to be a part of the Harvester Team and eager to utilize her experience to help build positive relationships with both staff and members. Debra's family, especially her children, are extremely important to her. When she's not working, she enjoys traveling and exploring new cultures and trying new foods. She loves volunteering and is active in her community, where she has been a volunteer Firefighter/First Responder, foster parent, and Court Appointed Special Advocate (CASA) for children in the court system. Fun Fact: She has a cat named Stella and dog named Bently.



Welcome to the Shelbyville Harvester Team, Brittany!

Brittany joined the Shelbyville Branch as a Member Services Representative in October 2020. She is excited to learn about the credit union world and meet our members. When she's not working, Brittany and her husband keep busy caring for their 4 year old son, Oliver, and 1 year old daughter, Avery. Along with raising a family, Brittany has 2 giant German Shepards (Remi & Gunnar), a cat (Kee Kee), and 2 goats (Oreo & Milkshake). They hope within the next few years to start a small farm, with cows and chickens. Fun Fact: Brittany loves watching football and baseball.

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.

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/

Staff

Anniversaries

Jason - Operations - 4 years

Liz - Operations - 7 years

Michelle - Branch Mgr - 6 years

Joyce - Member Svcs - 6 years

Sarah - Member Svcs - 4 years

Audra - Marketing - 2 years

Branch 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

New Year's Day
Friday, January 1, 2021 - closed
Martin Luther King, Jr. Day
Monday, January 18, 2021 - closed
President's Day
Monday, February 15, 2021 - closed
Memorial Day
Monday, May 31, 2021 - closed
Independence Day
Monday, July 5, 2021 - closed
Labor Day
Monday, September 6, 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

Jason Ford, CCUE, NCCO, President/CEO
Liz Olson, CCUFC, Vice President of Operations
Michelle Mason, CCUFC, Indianapolis Branch Manager
Sherry Wood, Shelbyville Branch Manager
Barb Kilgore, Human Resources Manager



truSTAGE®

TruStage Insurance Agency

Get trusted protection with TruStage Auto & Home Insurance Program.

Harvester Financial Credit Union 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.

Visit LoveMyCreditUnion.org/TruStage for your FREE, no obligation quote.

TruStage® Auto & Home Insurance Program is made available by TruStage Insurance Agency, LLC and issued by leading insurance companies, including Liberty Mutual Insurance Company and affiliates, 175 Berkeley Street, Boston, MA. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Discounts are not available in all states and discounts vary by state. A consumer report from a consumer reporting agency and/or motor vehicle report will be obtained on all drivers listed on your policy where state laws and regulations allow. Please consult your policy for specific coverages and limitations. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. Your credit union enables this insurance program to be offered and is entitled to compensation from TruStage Insurance Agency, LLC. * Average annual savings based on countrywide survey of new customers from 01/27/2014 to 01/16/2015 who reported their prior insurers' premiums when they switched to Liberty Mutual's group auto and home program. Savings do not apply in MA.** Coverage is provided on the optional Towing & Labor Coverage endorsement. May vary by state. Applies to mechanical breakdowns and disablements only and may be subject to limits.



Get You Maximum Refund and Special Savings on TurboTax

Getting your biggest possible tax refund has never been easier. From simple to complex taxes, TurboTax® has you covered.

Taxes made easy. Just answer questions about your year, anytime and from any device, and TurboTax fills in all the right forms for you.

Real experts standing by. With TurboTax Live, get unlimited advice from tax experts as you do your taxes -- or have everything done for you, start to finish.

Done right, guaranteed. TurboTax guarantees 100% accurate calculations, so you can be confident your taxes are done right.

Harvester Financial Credit Union works with TurboTax to provide special savings for our valued members -- get up to \$15 off TurboTax federal products. [Start today!](#)

Visit <http://turbotax.intuit.com/lp/voy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2020. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

