

Harvester Happenings



April is National Credit Union Youth Month!

Providing financial education embodies the movement's 'people-helping-people' philosophy. The theme for this year's Youth Month is "Be a Credit Union Saver and Your Savings Will Never Go Extinct."



Together, we're encouraging our youngest members to open their own savings account (with a parent or guardian's help), begin a habit of putting money into that account regularly, and learn how compound interest helps their account to grow.

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 habits using fun dinosaur characters.



In celebration of Youth Month, Harvester Financial will cover required \$5.00 membership deposit on all new youth savings accounts opened during the month of April of 2021. That's right, we're depositing \$5.00 in all new youth accounts opened in April! Dino-mite!!!

You can follow the celebration all month long with #CUYouthMonth on social media! Get involved all month long by using and following the hashtag @CUYouthMonth on Twitter! Tag @HarvesterFCU in your Tweets to let everyone know how your credit union is making a difference in young members' lives!



67th Annual Meeting Special Announcement!



The Board of Directors of Harvester Financial CU has agreed to hold the 2021 67th annual meeting virtually on April 17, 2021 at 11:00 AM EST for qualified voters. While new cases of COVID-19 have decreased dramatically, there are still hundreds of new cases and dozens of deaths being reported weekly. The Board of Directors does not want to risk the health and lives of the membership. It is fully anticipated that the annual meeting will return to an in-person event in 2022.

If you would like to attend you must RSVP by Monday, April 12th, 2021 by clicking [HERE](#) and filling out the RSVP form. A link to the virtual meeting will be sent to your email address on Wednesday, April 14th, 2021.

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.



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**YOU COULD BE SAVING
UP TO \$360 PER YEAR
ON WIRELESS**

Keep your phone, number and network and save when you switch to no-contract wireless.

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Visit [LoveMyCreditUnion.org](https://www.LoveMyCreditUnion.org) and start saving on your wireless today!

5 Reasons to Finally Make the Switch to e-Statements From Harvester Financial

Do you still receive your monthly statement in the mail? Ever consider switching to electronic statements to avoid waiting for your statement to be delivered?

e-Statements provide a fast, safe, and secure way to receive your monthly statement. If you haven't decided to make the switch just yet, here are 5 reasons why you should today!

1.) Fast Delivery - You'll even receive an email notifying you when your statement is ready!

2.) Increased Security - e-Statements are secured by your online or mobile banking credentials, meaning access is limited to only you! Paper statements can be lost in the mail or compromised. Gain peace of mind knowing your e-Statement is never handled by other people.

3.) Easy Access - You can access your monthly statement any time of day, from any location. e-Statements can be viewed from your computer, laptop, tablet, or mobile device.

4.) Environmentally Friendly - e-Statements replace your monthly paper statement. Reducing your use of paper saves trees and can help to reduce the emission of greenhouse gases caused by paper production.

5.) Reduce Clutter and Stay Organized - Eliminate excess paperwork and mail. e-Statements can also be saved onto your device for safe keeping and future reference, making budgeting easier!

While we only covered 5 reasons why you should make the switch to e-Statements, we can certainly think of many more! e-Statements make it easy to access your monthly statements, anytime, anywhere, and on virtually any device.

Sign up for e-Statements from Harvester Financial today!

<https://www.harvesterfcu.org/e-statements/>

Staff Anniversaries

Barb - Human Resources, 34 years

Bryan - Operations, 6 years

Laura - Lending, 5 years

Brian - Lending, 2 years

Staff Spotlight

Welcome to the Shelbyville Team, Angie!

My name is Angie. I am a recent addition to the Shelbyville team as a Member Service Representative. I have several years in finance and banking to bring to the table. I look forward to integrating that experience into my position with Harvester Financial. My goal is to grow within my role at Harvester for many years to come. I'm looking forward to getting to know the Harvester family.

Fun Facts: My husband and I have a son and 3 cats. My favorite past times are spending time with my family and going fishing.



Welcome to our Indianapolis Team, Billy and Vanessa!



My name is Billy. I recently hired as a MSR at the Indianapolis branch. I'm a recent graduate of IUPUI for graphic design and have been enjoying my fresh start in the banking world. In my free time, I enjoy hanging out with friends, playing board games, playing volleyball and soccer, and spending time with my girlfriend Jackie.

Fun Facts: I actively serve in my church through graphic design and love helping with the kids at church.

My name is Vanessa. I am one of the new MSR's at the Indianapolis branch. I recently moved to Indiana from Alaska with my husband, Gabriel. I'm excited for this new chapter in my life. I hope to get to love Indiana as much as I loved Alaska. My goal with Harvester is to advance my career and knowledge in the banking industry.

Fun facts: I love murder mystery movies and coloring books and I am absolutely terrified of bees.



We have a winner!

Harvester Financial member, Cathy, won the PSCU Credit Union Give Back Sweepstakes drawing #4! The sweepstakes ran from July 27th, 2020 through December 13, 2020, providing the opportunity for 10 lucky credit union members to be drawn to win \$1,000 to offset their monthly credit purchases. By using their rewards credit cards a minimum of 4 times per week during the sweepstakes timing, members were entered to win. Congratulations, Cathy!

Harvester Helps Shared a Little Good Luck on St. Patrick's Day with Linne's Bakery and Moore!

The Harvester Helps initiative hit the ground running with the first pay it forward event of 2021!

On St. Patrick's Day, Linne's Bakery and Moore, located in Shelbyville, helped host The St. Patrick's Day Gift Card Giveaway. The first 10 lucky patrons to arrive at Linne's Bakery on St. Patrick's Day were surprised with a \$10.00 Linne's gift card from Harvester Helps to use towards their morning purchase! The St. Patrick's Day event left the 10 lucky patrons feeling like they'd found their own little pot-o-gold at the end of the rainbow! Congratulations to the lucky winners!

Be on the lookout for upcoming events in the communities served by Harvester Financial by following @HarvesterFCU on Twitter.



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

Local: 317.351.2352
Toll Free: 800.471.6663

Holiday Schedule

Memorial Day
Monday, May 31, 2021 - closed
Independence Day
Monday, July 5, 2021 - closed
Labor Day
Monday, September 6, 2021 - closed
Columbus Day
Monday, October 11, 2021 - closed
Veterans Day
Thursday, November 11, 2021 - closed
Thanksgiving Day
Thursday, November 25, 2021 - closed
Christmas Day
Friday, December 24, 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, NCCO, Vice
President of Operations

Michelle Mason, CCUFC, Indianapolis
Branch Manager

Sherry Wood, Shelbyville Branch
Manager

Barb Kilgore, Human Resources
Manager



YOUR CREDIT SCORE MATTERS MORE THAN YOU MAY THINK

1.) How is your credit score calculated?

The three major credit bureaus in the U.S. collect and share information on a person's credit usage with potential lenders and financial institutions. Most lenders use this information and the FICO scoring model to calculate credit worthiness. Some use the VantageScore model instead. Both models look at the following factors when calculating credit scores:

- **The age of your credit.** A longer history of credit usage boosts your score.
- **The timeliness of your bill payments.** Chronic late payments can drastically reduce a score.
- **The ratio of outstanding debt to available credit.** The VantageScore formula views having a lot of available credit as a liability, while the FICO formula considers this a favorable point.
- **The diversity of your credit.** Lenders want to see that you have several kinds of open credit.
- **The trajectory of your debt.** Are you constantly accumulating new debt, or working toward paying down your existing debt?
- **Your credit card usage.** Financial experts recommend having several open and active credit cards to boost your score.

2.) How does your credit score affect your life?

- **Loan eligibility.** Lenders check scores to determine whether your eligibility. Poor credit scores can keep you from buying a house or car or getting other types of loans.
- **Interest rates on loans.** A higher score can get you a lower interest rate on a loan, a poor score can mean paying thousands of extra dollars over the life of the loan due to higher interest rates.
- **Employment.** Employers may look at the credit scores of applicants during the hiring process.
- **Renting.** Lots of landlords will run credit checks on new tenants before signing a lease agreement.
- **Insurance coverage.** Most insurers will check your credit before providing you with coverage.

3.) How to improve your credit score:

- **Pay your bills on time.** If you find timeliness to be a challenge, consider automatic payments.
- **Pay more than the minimum payment on your credit cards.** This shows you're working on paying down your debt and can help improve your score.
- **Pay your credit card bills before they're due.** More of your money will go toward your outstanding balance instead of toward interest.
- **Settle outstanding medical bills.** These can significantly drag down your credit score.
- **Consolidate your debt.** If you're paying interest on multiple debts each month, you may benefit from transferring your debt to a single credit card that offers a lower interest rate or by taking out a personal loan to pay off your bills.

To learn more about credit building options available to Harvester Financial members or to apply for a loan or credit card online, please visit: <https://www.harvesterfcu.org/>.

