

July 2022

Harvester Happenings

2 Points Per \$1 Spent

Starting in September and going through January, it will be time to rack up reward points. With every \$1 spent, earn 2 points using your Harvester Financial Gold or Platinum Credit Card and earn more when you spend with us.



Member Appreciation Day is Sept 9th!

Join us for Membership Appreciation Day 2022! 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, September 9th
12 p.m. - 2 p.m.
7020 Brookville Road
Indianapolis, IN 46239

Shelbyville Branch:

Friday, September 9th
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/DHNQQDMqaGMdhgXH6>



Skip-A-Pay is Back This Summer!



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.

Staff Anniversaries

Cortney - Card Services, 3 years

Nikki - Accounting, 25 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

Local: 317.351.2352

Toll Free: 800.471.6663

Holiday Schedule

Independence Day
Monday, July 4, 2022 - closed
Labor Day
Monday, September 5, 2022 - closed
Columbus Day
Monday, October 10, 2022 - closed
Veterans Day
Friday, November 11, 2022 - closed
Thanksgiving Day
Thursday, November 24, 2022 - closed
Christmas Day
Monday, December 26, 2022 - closed

Board of Directors

Jerry R. Walters, Chairman
Deidra Dunagin, Vice Chairman
Al Hairston, Secretary
Rod Cannon, Treasurer
Steve Bennett, Director
Mike Metcalf, Director
Teresa Collier, Director

Supervisory Committee

Carl Delph, Chairman
Scott Huber

HFCU Management

Jason Ford, CCUE, NCCO, President/
CEO

Liz Olson, NCCO, Vice President of
Operations

Michelle Mason, CCUFC, Indianapolis
Branch Manager

Sherry Wood, Shelbyville Branch
Manager

Barb Kilgore, Human Resources
Manager



Why You Need To Be Financially Fit

You give your abs a daily workout, but are you neglecting those money muscles? Here's why being financially fit is super-important and how you can overcome common barriers to financial wellness.

Financial wellness: a ripple effect

Managing money responsibly will affect many aspects of your life:

- **Marriage.** According to a recent study by AARP, financial problems are the second leading cause of U.S. divorces.
- **Mental health.** Money stress can severely affect your mental health, causing depression, restlessness, anxiety and more.
- **Physical health.** Stressing over finances can directly impact your physical health, leading to recurring symptoms like headaches, fatigue, insomnia, high blood pressure and an increased risk of heart disease and stroke.
- **Work life.** Money worries can make it difficult to focus at work, which can also bring down productivity levels and hamper career growth.

What are the leading causes of money stress?

According to a survey by Credit Wise®, 73% of Americans rank money issues as the top stressor in their lives. Here are the top causes for financial stress:

- High-interest debt
- Insufficient savings
- Medical bills
- Living paycheck to paycheck
- Lack of retirement planning

Barriers to financial wellness and how to overcome them

Unfortunately, there can be barriers that make it difficult to get and keep financial wellness. First, because it hasn't been taught in school until recently, many people lack basic financial knowledge necessary to manage money responsibly. Second, many mistakenly believe that budgeting and saving are time-consuming and tedious. Finally, some consumers have fallen so deeply into debt they've lost hope of ever pulling themselves out.

Here are simple steps you can take to get financially fit:

- **Get educated.** Check out financial literacy blogs, personal finance books, podcasts or online classes to learn about money.
- **Have the money talk with your partner.** It's important to be on the same financial page as your partner. Talk openly and honestly, being careful not to be judgmental, and discuss your individual and shared money goals. Then, come up with a plan to reach them together.
- **Pay all bills on time.** If you can't take aggressive steps toward getting out of debt just yet, be sure you're making at least the minimum payment on each credit card bill.
- **Create a budget.** Giving every dollar a destination makes it easier to spend mindfully and cut down on extraneous expenses.
- **Start saving.** Every dollar counts, and once you get the ball rolling, you'll be motivated to pack on the savings until they really grow.

Let's get those money muscles into shape! Follow the tips outlined above to stay financially fit at all times.

