



We treat you like you own the place...because you do!
January 2016 Newsletter

A Message from our CEO/President

Happy New Year! I hope you all have enjoyed the holiday season. We have had a great year in 2015, but we are looking forward to 2016. My goal as President/CEO of HFCU is to provide the best possible member service with industry expected innovative ways to make banking with us more streamlined and simple.

Our credit union is adapting to the technological advances of the financial industry. We recognize that our members are shifting to mobile which is why we're excited to offer Mobile Deposit, Mobile Banking, Mobile Bill Pay and a new Bill Pay interface within Home Banking. Not only are we improving our mobile services, but we have also partnered with iDiz to create a modern logo (which you can see above) and website to reflect the growing technological demands of our current and future members.

Change can be intimidating; however, our dedicated staff is here to help you navigate the new enhancements on our website as well as our new mobile services. You will be very pleased with the overall look of our new website and its ability to adapt to your smartphone or tablet for easier viewing. As we begin this New Year, I would especially like to recognize our members and thank all of you for choosing us as your credit union. We are thankful for our membership and are honored to serve you. Remember that it is never too late to ask for help. If you need help with your finances, start the New Year off right by setting up an appointment with one of our staff members.

We are here to help you!

Sincerely,

Byron C. Stuber
President/CEO

2016

Harvester Financial Credit Union has teamed with Love My Credit Union Rewards TurboTax program to offer our members great savings on TurboTax federal products. This year file your taxes the smarter way, and get your biggest possible refund - guaranteed.

Go to our website for more information!



**62ND
ANNUAL
MEETING**

1954 - 2016

The Credit Union Annual Meeting will be held on Saturday, April 16, 2016 at the La Quinta Hotel, 5120 Victory Drive Indianapolis, IN 46203. Registration starts at 11:00 AM and the meeting will begin at 11:30 AM.

The Nominating Committee has re-nominated the following volunteers:

Board of Directors: Owen Rexroat and Rod Cannon

Supervisory Committee: Charlie Campbell

Additional nominations will not be accepted from the floor. The following procedure must be followed to enter a name on the ballot:

1. Pick up an application from the credit union during business hours.
2. Obtain signatures from 80 valid members in good standing of the credit union.
3. Complete a biographical data form and pass a background check, bonding review and credit check.
4. Return the application, signatures and biographical data form to either the credit union office or the Board Secretary, Owen Rexroat, no later than 11:00 AM, Tuesday, February 16, 2016.

If there are additional nominations approved, the final ballot will be posted at the credit union offices no later than 11:00 AM, Thursday, March 17, 2016. For joint membership, there will still be only one vote per member - and only one of the joint members can vote for that account in an election. To be eligible to vote, the membership account must have a minimum balance of \$5.00. No member may personally have more than one vote in an election. Organizational accounts are allowed one vote. There will be no off-site ballot boxes. You must be present to vote.

Need a relief from those high interest credit cards? Transfer your high interest credit cards over to us with rates as low as 0% APR*!

Pay off your higher rate credit cards by transferring to a low rate Harvester Visa Credit Card! Just transfer your balances by March 31, 2016 and you'll be guaranteed a special rate for six months.



In addition to a great rate, there are NO cash advance fees to pay and NO yearly fee!
0% APR* on a Visa Platinum or Visa Gold Card
5.9% APR* on a Visa Classic Card

If you don't already have a Harvester Financial card, now is the time! In addition to an unbelievable rate, our Visa Platinum credit card offers you a choice of an exciting Rewards Point program or cash back bonus program.

*Annual Percentage Rate (APR). Subject to credit approval. Balance transfers may not be used to pay down any Harvester Financial account. Transfers post as a no fee cash advance. The promotional APR reverts to the prevailing cash APR after the promotional period. As of January 2016, the cash APR is 8.9% for Platinum, 9.9% for Gold and 12.9% for Classic. All terms and conditions of your cardholder agreement apply. To avoid past due charges, continue to make the minimum payment on bills you receive during the transfer process period. Terms are subject to change.

Fraud Prevention

Prevent unwanted fraud with these simple steps:

- 1) Make sure that you have virus protection software on your smartphone or on your desktop.
- 2) Keep your card in a secure location at all times.
- 3) If your card is lost/stolen, report it immediately to one of the following numbers:

For 24 hour Lost/Stolen Debit Cards: 1-855-490-2380
For 24 hour Lost/Stolen Credit Cards: 1-855-519-9869
HFCU Toll Free Number: 1-800-326-2279



Exciting New Services

- Check out Mobile Deposit through our Mobile App. Now, you can deposit your checks through our Mobile app to save time and resources!
- Don't miss out on Mobile Bill Pay! Worried about paying a bill on time? Pay easily with your phone and make sure your bills get paid on time!

For current rates visit our website at harvesterfcu.org or call (317) 352-0455 or (800) 326-2279.

Board of Directors: Jerry R Walters, Chairman; Virgil Whorton, Vice Chairman; Rod Cannon, Treasurer; Owen Rexroat, Secretary; Michael Metcalf, Steve Bennett, Al Hairston
Supervisory Committee: Michael O. Williamson, Chairman; Charlie Campbell, Carl Delph
HFCU Management: Bryan C. Fluke, President/CEO; Lone Callahan, Vice President; Joy Cooper, Main Branch Manager; Sherry Wood, Shelbyville Branch Manager

Holiday Schedule

Offices will be closed

Martin Luther King Jr. Day
January 18

President's Day
February 15

Indianapolis

7020 Brookville Road
Indianapolis, IN 46239

317.352.0455
or
1.800.326.2279

Lobby and Drive Thru Hours:

Monday, Tuesday, Thursday
8AM - 5PM

Wednesday
9AM-5PM

Friday
8AM-5:30PM

Shelbyville

1220 Miller Avenue
Shelbyville, IN 46176

317.392.0811
or
1.800.366.5725

Lobby and Drive Thru Hours:

Monday, Tuesday, Thursday
8:30AM-5PM

Wednesday
9AM- 5PM

Friday
8:30AM-6:30PM

Shared Branches

You may access your credit union shared branch outlet locations across the nation.

For a complete directory, go to co-opsharedbranch.org or call 888-748-3266.

