

the choice

WINTER 2018 A Quarterly Publication by Hoosier Hills CU

Community Project Wrap-Up 2017

At Hoosier Hills, we are proud to live by the credit union philosophy of "People Helping People." Over the course of 2017, as always, each HHCU department and service center chose a community project to which they dedicated time and resources. Below are a few highlights from a year full of community engagement.

In Spencer County, employees purchased items for Chrisney Elementary students and helped the Dale Women's Organization wrap gifts. The Jasper Service Center made purchases for and volunteered time at the Dubois County Humane Society.

In French Lick, employees made their donations to the Springs Valley Food Pantry. The Investments, Commercial Services and Administration departments shopped for and wrapped gifts for families, youth and seniors from Angel Trees in Lawrence and Orange Counties.

Mitchell Service Center staff donated an afternoon to help give the Virgil I. Grissom Boyhood Home a deep fall cleaning.

"Being a local financial institution has many advantages, of course," commented HHCU CEO/President George McNichols. "The work our employees put back into their community through these outreach projects each year is a prime example of why being local matters."

Welcome, Jason Hagen

VP of Operations for HHCU Jasper Service Center

Hoosier Hills is proud to welcome Jason Hagen as the new Vice President of Operations for the Jasper Service Center.

Hagen is a lifelong resident of the area, currently residing in Dubois. He holds a bachelor's degree in finance from the University of Southern Indiana, and brings a proven track record of customer-focused success within the financial industry, most recently with Fifth Third Bank in Jasper. Hagen is president of the Dubois Ruritan and is active in coaching youth sports.



In his role with Hoosier Hills Credit Union, Hagen is responsible for all Jasper operations, including supervising staff, maintaining compliance and building member relationships, as well as growing Hoosier Hills within Jasper and Dubois County as a community-focused financial institution.



NEWS YOU CAN USE

Save on TurboTax and Get a Chance to Win \$25,000!

As a Hoosier Hills Credit Union member, you can save up to \$15 on TurboTax®—the No. 1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund—plus a chance to win \$25,000!

- **NEW: Expert review of your return.** With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- **Get a head start on your taxes.** Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- **Be sure nothing gets missed.** TurboTax CompleteCheck™ reviews every detail in your return, walks you through any final changes and gives you the green light to file.

To be automatically entered to win the \$25K Grand Prize or one of twelve \$1,000 First Prizes, just try TurboTax Online for FREE (and provide your email address) by February 15! **Start TurboTax now and save!**



No. 1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. *Limited-time offer for TurboTax 2017. 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. TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official Rules including participating Financial Institutions and businesses, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.



5 Easy Ways to Find Room in Your Budget 5 Minutes to Change Your Year!

When the income side of our financial equation is unchanging, sometimes we can still make budget progress by taking stock of expenses. Take five minutes to discover five easy ways to find more room in your budget. These minutes may pay off the rest of the year!

1) Do You Know the Rate of Your Credit Cards?

It's common to not give much thought to our credit cards once we have them established, but this can be a costly mistake. Did you know your rate could have fluctuated based on an intro rate expiring, or even just a few late payments? With an HHCU Visa®, your rate could be as low as 7.9% APR!* With a rate that low and NO BALANCE TRANSFER FEES, now is the time to take the Rate Check Challenge!

2) Rate Check Challenge Continued: Home and Auto

Most monthly budgets include car and mortgage payments. With another Rate Check Challenge, you can ensure you aren't spending more than you should on interest. Members with HHCU mortgages save an average of \$341 per year compared to what they would have paid at area banks.** Plus, at HHCU, we have dedicated Mortgage Experts who can help you with any of your home loan questions. Visit your local Service Center and let us help you compare refinance and home equity lines of credit options.

3) Health Savings Accounts

Unexpected medical bills can derail the most foolproof budget. Health Savings Accounts (HSAs) are a flexible, tax-free way to save for medical expenses. You can use the money in your HSA to pay for—or reimburse—qualified medical expenses for you and family members, including deductibles, co-pays, some prescriptions and other out-of-pocket expenses. Visit your local Service Center, or call us at (800) 865-2612 to set up your HSA!

4) Club Accounts Through Hoosier Hills

We all have individual financial goals. Sometimes getting there is easier when you save a little at a time. Whether you are saving for a stress-free Christmas, a vacation, renovation or something else entirely, club accounts through HHCU allow you to add to your goal each payday in an interest-bearing account designed to help you succeed.

5) Save to Win!

Are you already saving toward your future? Consider participating in a Save to Win*** certificate! Save to Win is a special savings account at HHCU that helps you build your savings while also giving you the chance to win monthly and quarterly prizes up to \$5,000! Every time you save \$25 in a Save to Win account, you get another chance to win—up to 10 chances every month. The savings stack up, along with your chances to win!

*7.9% APR is valid for new purchases, balance transfers and cash advances on personal HHCU Visa Platinum credit cards as of 12/31/2017. All loans are subject to credit approval. Card rate is based on creditworthiness. Please see your credit card agreement and account opening disclosure for additional details regarding your HHCU credit card. Rates are subject to change.

**For more details about HHCU mortgages and full member savings, visit www.hoosierhillsmembervalue.com.

***For official rules, visit www.hoosierhillscu.org/home/banking/savings/savetowin.

How Many Buzz Points Rewards Did You Earn in 2017?

When you bank with Hoosier Hills Credit Union, not only do we give you truly free checking with no monthly fees and the ability to earn interest on balances over \$1,000, but you can also earn rewards through our Buzz Points program.



Once you are enrolled, you will earn points every time you use your debit card. Points are redeemable for gift cards to local and national businesses. A handy mobile app helps you track your rewards and progress.

In 2017, our members redeemed more than \$10,000 in Buzz Points rewards!

It's easy to enroll. Visit www.buzzpoints.com/hoosierhillscu or your local Service Center to get started. Or, give us a call at (800) 865-2612. We'd be happy to help!

Thank You, Beth



Hoosier Hills Credit Union would like to thank Beth Terrell for 22 years as a dedicated volunteer for our Credit Union. Beth began her service to HHCU as a member of the Supervisory Committee. During her 16-year tenure on the Committee, she served as both Secretary and Chairman. Following her Supervisory Committee service, Beth joined the Hoosier Hills CU Board of Directors, where she

has been Treasurer, Secretary and is currently Vice Chair of the Board. By the time she completes her current term in May, she will have served six years on the HHCU Board. Her full-time work is as Administrative Coordinator at Rogers Group.

Beth has spent countless hours in these volunteer positions helping to set policy for HHCU and overseeing our operations to ensure safety, soundness and good practice for our members. Thank you, Beth, for making Hoosier Hills Credit Union a better organization.



WINNER

Congratulations to Chris Mullins!

The winner of our Visa® Balance Buyout was recently awarded his \$2,500 prize. Congratulations to Chris Mullins!

Not only did Chris win our Balance Buyout, but he became a winner by saving 5% on his interest rate after transferring other credit card balances.

With no transfer fees and no annual fees, our members save big when they use the HHCU Visa with rates as low as 7.9% APR.* In fact, according to a study conducted by a national research firm, HHCU members save an average of \$165 a year over what they would pay with area banks.**



From left: Chris Mullins, Anne Mullins and Barbi Chastain, Mitchell Operations Manager

You, too, could be a winner with your credit card savings. You can call us at (800) 865-2612, visit in person or apply online at www.hoosierhills.com/home/loans/visa.

*7.9% APR is valid for new purchases, balance transfers and cash advances on personal HHCU Visa Platinum credit cards as of 12/31/2017. All loans are subject to credit approval. Card rate is based on creditworthiness. Please see your credit card agreement and account opening disclosure for additional details regarding your HHCU credit card. Rates are subject to change. **Visit www.hoosierhillsmembervalue.com to learn more about the savings study.

LOCAL SERVICE CENTERS

BEDFORD

630 Lincoln Avenue
(812) 279-6644

BEDFORD WESTSIDE

Drive-Up / ATM
3311 Michael Avenue

OOLITIC

ATM
Corner of Hoosier & Main Street

MITCHELL

45 Teke Burton Drive
(812) 849-6006

PAOLI

960 North Gospel Street
(812) 723-4700

VALLEY

8487 West College Street
French Lick
(812) 936-7800

JASPER

3010 Newton Street
(812) 481-2282

SPENCER COUNTY

419 North Main Street
Chrisney
(812) 362-7705

TELL CITY

923 Payne Street
(812) 547-7805



Federally Insured by the NCUA.
Equal Housing Lender.

The Choice is created by the HHCU Marketing team. We invite comments, questions, suggestions and corrections by email to marketing@hoosierhills.com.

Notice of Board Elections

The Board of Directors has announced nominations for two open seats on the Board. Keith Wilkinson, currently a member of our Supervisory Committee, has been nominated to fill one of the seats. Keith has been a long-time credit union supporter. He was a member of the Board of Directors for the Spencer County Credit Union for 14 years, serving in various capacities, including as Chair, prior to the merging of Spencer County with Hoosier Hills. Keith has served as a volunteer for Hoosier Hills ever since, bringing his total years of service to more than two decades.

Bill Miller, a retired General Motors Foundry employee, has served as an HHCU volunteer since 1968. Bill's term is expiring, and he has been nominated to serve another three-year term. Both Bill and Keith would resume their new terms effective June 1, 2018.

In September 2017, the Supervisory Committee voted to add two new positions to its structure, for a new total of five members. New members being nominated by the Supervisory Committee are Jay Brown, an engineer at NSWC Crane, and Bryan Johnson, owner of Riverview Farms in Orange County. Their appointments will be effective January 1, 2018. Both Jay and Bryan will serve their appointments until the annual elections, at which time their seats will be up for election. They will be nominated to continue to serve a full term on the Committee.

One additional seat is up for election on the Supervisory Committee as well. April Glenn has served the Credit Union for 28 years and has been nominated to serve another three-year term. Her new term will be effective June 1, 2018.

If you are a Credit Union member, at least 18 years of age or older and not older than 80, and are interested in running for the Board of Directors or Supervisory Committee, you can pick up an official petition and candidate application form at our Bedford Branch at 630 Lincoln Avenue in Bedford.

To have your name placed on the ballot, the petition must be signed by 5% of the Credit Union members who are at least 16 years of age. Return it, along with the completed application form and a picture of yourself, to the Credit Union by noon on Tuesday, February 6.

If there is only one nominee for each position to be filled, the election will not be conducted by ballot, and there will be no nomination from the floor, as the nominees will be elected to the positions by acclamation. If an election is necessary, ballots will be mailed with the first quarter statements. Ballots will need to be received by the election teller no later than midnight, May 11, 2018. The election results will be announced at the annual meeting on May 16, 2018.

Board of Directors

Leo Meadows, Chairman
Beth Terrell, Vice Chairman
Jennie Edwards, Secretary
Alan Cummings, Treasurer
Gary Faubion, Director
Bill Miller, Director
Max Wright, Director

Supervisory Committee

Don Brandt, Chairman
Keith Wilkinson, Secretary
April Glenn, Member

