



# the choice

FALL 2017 A Quarterly Publication by Hoosier Hills CU

## Enter to Win the **BALANCE BUYOUT** Now Through October 31!

### Transfer Your Credit Card Balance for Lower Rates and a Chance to Win a Card Payoff!

Did you know the average rate paid on credit card balances is more than twice what HHCU offers on our no-fee Visa® Platinum Card with rates as low as 7.9% APR?\* When you transfer your credit card balances to an HHCU Visa card, chances are you will be saving money – instantly. If you are paying the average credit card interest rate, you could cut your monthly interest fees in half!

**Plus, now through October 31, every \$1,000 transferred to an HHCU Visa gains you a chance to have your balance, up to \$2,500, paid by us!**

And, Hoosier Hills Credit Union makes transferring balances easy with:

- **No balance transfer fee**
- No cash advance fee
- Market-leading rates as low as 7.9% APR\*
- No annual fees

Now is the time to enter the Hoosier Hills Credit Union Balance Buyout. It's easy!

- Transfer your balance.
- Pay no fees.
- Save with lower interest.
- And be registered to win a balance payoff up to \$2,500!

\*APR=Annual Percentage Rate. 7.9% APR is valid for new purchases, balance transfers and cash advances on personal HHCU Visa Platinum credit cards as of September 1, 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. Balance transfers must be made at an HHCU Service Center location or through the HHCU Call Center to be eligible for the drawing. Promotion period is September 1 – October 31, 2017. No purchase necessary to win. Void where prohibited by law. Must be 18 years of age or older to win. Membership in good standing required. Complete rules available at <https://www.hoosierhillscu.org/home/loans/visa/balancebuyout>.  
\*\*Source: bankrate.com





## NEWS YOU CAN USE

### Phone Teller Upgrade Coming October 17

Improvements are coming to your Phone Teller service October 17.

Along with these improvements, be on the lookout for changes to the menu.

Phone Teller is a service that allows you to access your accounts 24 hours a day, seven days a week, from the comfort of home – and is just one more way Hoosier Hills Credit Union makes the management of account information better for you.

### Christmas Club Balances Transferred October 1

'Tis the season...to enjoy stress-free holiday shopping! HHCUC Christmas Club Account balances automatically transferred to member savings accounts October 1, unless members had previously elected a checking account deposit.

If you would like to begin preparing for the 2018 holiday season, HHCUC Christmas Club Accounts make it easy! With periodic payroll deductions, you can prepare for the gift-giving season all year long. Avoid the holiday rush and enjoy the season with your own Christmas Club Account!



## Holiday Paydays Are Here Again!

When you use a Hoosier Hills Credit Union debit or credit card during November and December, you are already playing to win one of our daily prizes!



Every day in November and December, we select one debit or credit card transaction to credit back to the winning member's account. If the transaction was less than \$25, \$25 will be credited. \$100 is the maximum credit.

Credits are automatic and winners will be notified by phone or in writing. All you have to do to enter is make purchases with your HHCUC debit or credit card!

We are delighted to be able to share some holiday cheer with you, because we're delighted you chose Hoosier Hills Credit Union!

Must be a member in good standing.

## Could You Be Saving on Your Auto Loan? *Take a Second Look!*

### 1% Cash Back on Auto Loan Refinances Has Been Extended!

Great news! We have extended our 1% cash back up to \$200 on refinanced auto loans! Now through October 31, when you bring your auto loan to Hoosier Hills Credit Union from another lender, not only will you enjoy low rates and flexible terms, but we'll also put 1% of the balance, up to \$200, directly into your account!\*

\*Receive 1% cash back when you refinance any car, truck, boat, motorcycle or RV from another financial institution with HHCUC. Offer does not apply to the refinancing of existing HHCUC loans. 1% cash back will be deposited as an account credit. The maximum cash back amount is \$200.

\*\*Rates and terms are subject to change based on market conditions, borrower eligibility and collateral. Call or visit our website for details. Offer good through October 31, 2017, and is subject to change without notice. Your savings federally insured by NCUA. Equal Housing Lender.



# Extended No-Fee Home Equity Lines of Credit

Your home is one of your greatest investments. It provides shelter and the backdrop for your family's memories. It can also provide additional financial flexibility in the form of a Home Equity Line of Credit (HELOC). And right now, Hoosier Hills Credit Union's low-rate HELOC is available with absolutely no fees or closing costs! A Home Equity Line of Credit can provide your family with the flexibility to consolidate debt, cover college tuition, make home improvements or plan a dream vacation. Contact one of our financial professionals today to discuss your options! This offer ends October 31!

- No Closing Costs
- No Origination Fees
- No Annual Fees
- No Required Minimum Draw
- HELOC Rates as Low as 4.25% APR\*

\*The minimum rate for a Home Equity Line of Credit is currently 4.25% APR (Prime Rate + 0%). The Prime Rate is variable and is published in The Wall Street Journal. The maximum rate for a Home Equity Line of Credit is currently 18.0% APR. For a limited time, the one-time origination fee of \$99 is waived. The offer to waive this fee may end at any time at the discretion of Hoosier Hills Credit Union. Offer cannot be combined with any other offer. APR=Annual Percentage Rate. Quoted rates are the lowest available rates, reflect all possible discounts and are accurate as of September 1, 2017. Your rate will be based on your credit history, lien position, property type and other criteria and may be higher. Rates and terms are subject to change based on market conditions and borrower eligibility.



## HHCU Insurance Services

One of Hoosier Hills' promises to members is that we will 'listen to your needs and suggest solutions that will improve your financial life.'

We recognize each of our members has a different set of needs and different interests for which they will seek insurance protection. Our insurance experts not only specialize in multiple lines of insurance, but have also developed relationships with more than 20 companies to ensure you get the best product mix at the best value.

Is it possible you are paying too much for coverage? Are you concerned you are underinsured? Change is a certainty when it comes to insurance needs over time.

**Come see Brandon Stroud, Phil Smith or Billy Neal for a free review of your current coverage. We are members helping members and we'd like to help you!**

### Hoosier Hills Insurance Services Include:

#### Property & Casualty

- Auto Insurance
- Homeowner Insurance
- Rental Properties

#### Business Insurance

- Retail Business
- Service Business
- Farms
- Contracting
- Manufacturing

#### Life & Disability

- Individual Life
- Group Life

#### Health Insurance

- Individual Health
- Group Health
- Medicare Supplements
- Long-Term Care



Brandon Stroud



Phil Smith



Billy Neal

## 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

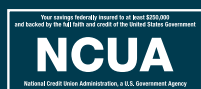
3010 Newton Street  
(812) 481-2282

### 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 [info@hoosierhills.com](mailto:info@hoosierhills.com).

# Increase Your Credit and Debit Card Security From Your Smartphone

Maintaining vigilance with your financial security is more important now than it has ever been. Credit card fraud in 2016 outpaced prior year levels by 33%! Debit card fraud has been growing at a similar pace.

The biggest component of the credit and debit card fraud spike in 2016 was a record year in data breaches. So, although maintaining physical and online security of your financial information is critical, it may not always be enough. Last year there were more than 1,093 data breaches. That's a 40% jump year over year. CardValet® from Hoosier Hills Credit Union gives you ultimate control over all of your credit and debit cards from the convenience of your smartphone. With the touch of a button, you can make all of your cards inaccessible when you know you will not be using them. With one more touch of a button, your cards are accessible again at your convenience.

Additional settings allow you to set limits to your card through your phone's GPS location services. You have the option to ensure your card will not be able to be used if you're not nearby. CardValet also offers alerts based on transaction amounts, location and type of merchant, as well as an immediate alert if your card is declined. Not only is CardValet an effective safeguard against card fraud, but it also allows you to set parameters for when and how a card is used by family members or business employees.

**Hoosier Hills Credit Union is proud to offer CardValet as another piece of your overall financial security. To learn more, you may visit us at [www.hoosierhills.com](http://www.hoosierhills.com), talk to us in person at one of our local branches or call us at (800) 865-2612.**

## Tips to Protect Your Financial Security

- When shopping online, never store your card information on your retailer's website. This protects you should your retailer be the victim of a data breach.
- Inspect card readers and keypads for the appearance of skimming devices. Skimmers are card readers attached over the top of terminals. Skimmers can be identified if they appear loose or have any variation in style, size or color from adjacent machines.
- When possible, use the small metallic square chip in your card, rather than the card's magnetic strip. Chips create dynamic data at each transaction, making it very difficult for thieves to counterfeit cards.
- Monitor your account activity. In addition to your monthly statements, Hoosier Hills Credit Union offers instant 24/7 access through Phone Teller and our online and mobile banking options.
- We're here for you! Hoosier Hills Credit Union has a card fraud protection service that will proactively contact you if suspicious activity is detected on your account. When they call, they will identify themselves by saying, "This is the fraud detection center calling to verify recent transactions on your ATM/debit account at HHCU." They will NOT ask for your PIN number.
- Should you find yourself a victim of financial fraud despite these efforts, do not despair. As long as you report the theft to your credit union, bank or card issuer with whom you have the account, you will not be held liable for the lost amount and your funds will be returned.

## Board of Directors

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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



**Hoosier Hills**  
CREDIT UNION