



the choice

SPRING 2018 A Quarterly Publication by Hoosier Hills CU

Mobile App Upgrade Better for YOU!

Updates to the Hoosier Hills Credit Union mobile banking app were recently released, making the Bill Pay feature of your mobile app much more robust. The updates give you the ability to:

- Set up scheduled and automatic payments to specified payees
- View payment history
- Enter memos when making bill payments
- Delete payees
- Set up, view, manage and pay eBills

To learn more about the expanded capabilities of Bill Pay within the Hoosier Hills Credit Union app, visit our website at www.hoosierhillscu.org/home/about/news.

And, if you are not yet enjoying the convenience of mobile banking, you can get started by searching "Hoosier Hills Credit Union" within your phone's app store to download. Have questions? Give us a call at (800) 865-2612, or stop by your local Service Center. We'll be glad to help!

Welcome, Debbie Reynolds Vice President of Commercial Services – Bedford Annex

HHCU is proud to announce Lawrence County native Debbie Reynolds has recently joined the team as Vice President of Commercial Services – Bedford Annex.

Reynolds brings years of experience within the financial industry, most recently with First Financial Bank in Bloomington. In her new role with Hoosier Hills Credit Union, Reynolds will be responsible for serving existing commercial loan members, as well as developing new business in Lawrence, Monroe and Owen Counties.

She noted the credit union difference was an appealing factor in her decision to join the Hoosier Hills team. "I'm excited to be working with a local credit union with local decision authority. This will be a great help in delivering the high level of transparent, expedient service those who have worked with me have come to expect."

Steve Hawkins, HHCU SVP/Chief Credit Officer, also sees Reynolds' appointment as a great fit. "She is a very well respected and experienced commercial lender in South Central Indiana, and we are excited to have her join the HHCU Commercial Services team."

For help with commercial borrowing needs, Debbie can be reached at Debbie.Reynolds@hoosierhills.com or at (812) 804-7282.





NEWS YOU CAN USE

2017 Recap

2017 was a successful year for your Credit Union as we surpassed the half-billion dollar mark in assets. We returned more than \$1.8 million to members in the form of dividends and supported more than 200 community organizations.

Several new product offerings were introduced to members, including Buzz Points debit card rewards, a new Save to Win Certificate and the Good Neighbor Loan, which provides relief and a packet full of resources to members who face unexpected unemployment.

Hoosier Hills Credit Union again maintained a superior Bauer Financial five-star rating in all quarters of 2017, marking us as one of the strongest credit unions in the nation!

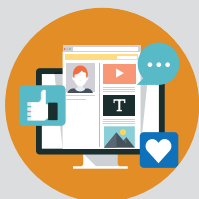
Thanks for being a member of Hoosier Hills Credit Union! Together we are stronger!

Annual Meeting Notice

A full report of the 2017 financial picture will take place at the HHCU Annual Meeting scheduled for May 16 at the Bedford Service Center at 630 Lincoln Avenue. The meeting will begin at 6:01 p.m. Members are welcome to attend.

Be the First to Know!

Stay connected with Hoosier Hills Credit Union! You can find us on Facebook, Instagram and Twitter. Plus, make sure we have your email address, so we can alert you! Email us at marketing@hoosierhills.com, along with your name, to let us know you'd like to receive our emails! We use these channels, along with our website, to give you the fastest delivery of news about rates, new products, closings and products that help us be Better for You!



New Money Management Tool

We are excited to announce a new and improved free personal financial management tool available within online banking on your computer and, now, within the online banking mobile app!

Set budgets with one click. Easily set up email or text alerts. Set up debt payoff, savings and retirement goals.



PLUS other great features!

- Available within the mobile app
- Improved category-level trends
- Debt payoff forecasting
- Detailed net worth analysis and tracking
- Expanded goals including debt payoff, savings and retirement goals
- Cash flow calendar
- Text alerts (in addition to existing email alerts)

Learn more at:

**www.hoosierhills.com/home/tools/eservices#moneymanagement
and discover how to make your money work harder for you!**

Tell Us How We're Doing!

We'd like to hear from you! HHCU has recently begun a survey program in order to understand specifically how we can be better for our members. We have partnered with Member Loyalty Group and Satmetrix to conduct ongoing independent surveys on how we're doing as your financial partner. Be on the lookout for an email and survey link from support@feedback.satmetrix.com. We'll choose random members each month to take the survey as part of our service commitment to our members.

For more information, see our website at www.hoosierhills.com/home/about/membersurveys.

Make sure you have an email address on file with Hoosier Hills so that your voice can be heard! Email us at marketing@hoosierhills.com, along with your name. We'll be happy to add you.

Thank you in advance for your feedback!

Mortgage Financing for All Values

Do you have a large mortgage that you would like to refinance to lower your payment? Searching for your dream home that has a high value? Like all other size mortgages, Hoosier Hills Credit Union can help with your high-value home! We're offering 15-, 20-, and 30-year fixed rate jumbo mortgages (\$453,100 and greater), as well as 1-, 3-, and 5-year adjustable rate mortgages (ARMs). These mortgages offer excellent rates with at least 20 percent down payment. Let our mortgage experts tailor a quote specific to your needs.

Call us at (800) 865-2612.

Buzz Points – Simplified



Buzz Points introduced a change in February which simplified reward accruals and redemptions. Buzz Points is a free rewards program in which members earn rewards on every debit card purchase. It's easy to sign up and easy to manage with a smartphone app.

Now, a \$10 redemption from a preferred business will be equivalent to 1,000 points. Redemption rates for charitable rewards will be an even better value for cardholders.

- \$10 Charity Redemption – 900 points
- \$10 Preferred Business Redemption – 1,000 points
- \$10 Electronic Gift Card – 1,500 points

Cardholder point accruals were adjusted to reflect the new system, which lowers the number of points needed to redeem rewards.

Gift cards are now available exclusively in digital format, making the redemption process simpler and speedier.

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!

Your Next Financial Goal...On the House!

Your next financial goal could be...on the house! Home values rose 6.5% in 2017, which mirrors the average yearly increase over the past three-plus decades. As rising rates and time push the value of your home further above the original price you paid, you build value, or equity.

You can use this home equity to secure a loan to consolidate debt, cover unexpected expenses or repairs, further improve your home's value with a remodel, or take care of many other needs.

At HHCU, we have a dedicated team of talented mortgage professionals serving each Service Center. They will be happy to discuss your specific situation and advise you on all of your options. **Give us a call to see how we can help you make the most of your most important asset!**



What Is the Value of Your Membership?

We work hard to earn the honor of being your trusted financial partner. As your partner, we think it's important for you to know the value of your Hoosier Hills membership. We've always believed that we offer you a better overall value than banks, so we decided it was time to prove it.

Working with a national research firm, we compared our account rates and fees with the average rate and fees of leading banks in our primary market areas. When the calculations were done, Hoosier Hills Credit Union members collectively saved more than \$8 million in 2016, simply by having their accounts with Hoosier Hills versus with a leading bank. That's an average savings of \$353 per member per year!

Plus, the more accounts you have with Hoosier Hills Credit Union, the more you save! Are you taking full advantage of the value included in your HHCU membership? Learn more at www.hoosierhillsmembervalue.com.

Average HHCU Savings by Product

Mortgage ↓\$341

Vehicle Loan ↓\$173

Checking ↓\$251

Home Equity ↓\$327

Credit Card ↓\$165

Money Market ↓\$252

LOCAL SERVICE CENTERS

BEDFORD

630 Lincoln Avenue
(812) 279-6644

BEDFORD WESTSIDE

Drive-Up and ATM only
3311 Michael Avenue

OOLITIC

ATM only
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.

YOUR FINANCIAL JOURNEY IS UNIQUE.



Just as your lifestyle and goals are different from other people, so are your financial needs. Whether you're looking for help with just one specific financial issue today, or you're looking for a trusted source to create a full financial roadmap, contact me to get started.



Jay Anderson

Hoosier Hills Investments President
Office (800) 865-2612 ext. 132
Jay.Anderson@cunamutual.com

The MEMBERS Financial Services Program
Located at: Hoosier Hills Credit Union



Financial Services

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CBSI is a registered broker/dealer in all fifty states of the United States of America. The representative may also be a financial institution employee that accepts deposits on behalf of the financial institution. CBSI-1683580.1-0117-0219 © 2018 CUNA Mutual Group



Remembering Max Wright

The Credit Union lost a dedicated volunteer and board member in February with the passing of Richard "Max" Wright. Max retired from GM after 34 years of service and served Hoosier Hills Credit Union for 24 years. He was also an avid gardener and outdoorsman.

"Max was committed to the betterment of Hoosier Hills and the members we serve," remembered President/CEO George McNichols. "He will be missed."

Board of Directors

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

Supervisory Committee

Don Brandt, Chairman
Keith Wilkinson, Secretary
April Glenn, Member
Jay Brown, Member
Bryan Johnson, Member



Hoosier Hills
CREDIT UNION