



Hoosier Hills
CREDIT UNION

the choice

SUMMER 2018 A Quarterly Publication by Hoosier Hills CU

Get 1% Cash Back When You Refinance



Great news! When you refinance your auto loan from another financial institution, you'll get 1% of the value of the loan, up to \$200, deposited into your account.* Not only could you get a stack of summer cash, but you could also potentially lower your monthly payment!

Hurry! Our 1% cash back offer ends August 31!

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

New Website Coming Soon!

We have been hard at work preparing an updated website that is better for you! Development has been in process for the majority of this year, and launch is planned for September.

Not only will you find all of the login, rate and Service Center information you are accustomed to, but you will also have access to even more, including:

- Financial Education Tools
- Updated Calculators
- Streamlined Navigation – Find What You're Looking for Faster
- Enhanced Search Feature
- More Member Success Stories – See How People Like You Saved More With HHCU!

Don't worry! Our URL (hoosierhills.com), online banking and mobile app will not change. After launch, you will notice a website that makes it easier to find more of the information to help you make the most of your financial opportunities.

HHCU Email Surveys

As part of our service commitment to members, Hoosier Hills Credit Union has begun an ongoing survey program through our independent partner, Satmetrix. Each month, we choose random members to answer a few brief questions about how we're doing as your financial partner. Emails will come from support@feedback.satmetrix.com.

If you receive a survey, please take a moment to share your feedback with us. We'd love to hear from you!

For more information, visit hoosierhills.com/home/about/membersurveys.





NEWS YOU CAN USE

Markley Joins HHCU as Chief Information Officer

Travis Markley has joined Hoosier Hills Credit Union as Senior Vice President and Chief Information Officer (CIO).



Travis Markley

Markley obtained his Bachelor's Degree in Finance from Butler University and achieved a Master's Degree in Technology from Purdue. He also holds several industry-leading Information Technology (IT) certifications.

Markley has spent his entire career, spanning nearly 20 years, consulting and delivering complex technology solutions and providing leadership across technical teams. As CIO, Markley will oversee all Information Technology responsibilities for Hoosier Hills, ensuring the continued delivery of valuable and secure member experiences.

"I am tremendously excited to join Hoosier Hills and continue my journey within the Credit Union movement and the communities we serve. Collectively we share a passion for providing great member service, and I am looking forward to continuing that focus through the evolution of technology."

Brandy Decker Promoted to Mortgage Loan Officer

Brandy Decker has been promoted to Mortgage Loan Officer for the Lawrence County area. Decker brings 15 years of well-rounded real estate experience to the position. She has worked in every department in Mortgage Lending, most recently as Mortgage Reporting Coordinator.



Brandy Decker

Decker previously worked as a Mortgage Loan Officer for IU Credit Union before joining HHCU in January of 2017.

She lives in Bedford with her husband, two cats and two dogs, and is looking forward to helping her Lawrence County friends and neighbors with all types of home financing opportunities.

Balance Buyout Is Back!

Transfer your credit card balance for a low rate and a chance to win.

Last year, Hoosier Hills Credit Union bought the credit card balance of one lucky member when he transferred a higher balance credit card from another financial institution to a low-rate Visa® through HHCU, and this year...we're going to do it again!

With rates as low as 7.9% APR* and no balance transfer fee, you'll already be a winner when you transfer your credit card balances. Plus, when you do it August through October, every \$1,000 transferred is an entry into the Balance Buyout drawing. Our Balance Buyout winner will receive a card payoff up to \$2,500!**

Transfer to the card that is better for you:

- Rates as Low as 7.9% APR* – That's HALF the National Average! (source: creditcards.com)
- No Balance Transfer Fee
- No Cash Advance Fee
- No Annual Fee

*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 6/1/2018. Membership and qualification standards apply. Rates are subject to change. **No purchase necessary. Void where prohibited by law. Complete rules available at hoosierhills.com/home/loans/visa.

Member Appreciation Days SCHEDULE ANNOUNCED

We at Hoosier Hills Credit Union cannot tell you enough how much we appreciate you. Each year, we also like to show you how happy we are to have you as members during Member Appreciation Days!

Come join us for lunch, meet with staff and Board members, and make sure to get your free gift! We will even have a drawing for an iPad® at each event! Our Credit Union would not be as strong as it is without members like you. We're looking forward to seeing you under the white tent!

Date	Service Center	Time
August 17	Tell City	11 a.m. – 5 p.m. Central
August 24	Paoli	11 a.m. – 5 p.m. Eastern
August 31	Spencer County	11 a.m. – 5 p.m. Central
September 7	Jasper	11 a.m. – 5 p.m. Eastern
September 14	Mitchell	10 a.m. – 4 p.m. Eastern
September 21	Valley	10 a.m. – 4 p.m. Eastern
September 28	Bedford	11 a.m. – 5 p.m. Eastern





Your Next Financial Goal...on the House! No-Fee Home Equity Loans – Better for You!

There are many advantages to using the equity in your home to secure a loan. For example, when you use the value of your home as equity, you can often get rates that are lower than that of a personal loan.

Plus, home equity loans with Hoosier Hills Credit Union are available to you with fewer fees than you might find at another financial institution. HHCU home equity loans have:

No Closing Costs* | No Origination Fees* | No Annual Fees*

Why pay more than you have to? Use the perks of your Credit Union membership to make the most of your financial opportunities!

*The minimum Annual Percentage Rate for a home equity loan as of 5/15/18 is 4.00%. The payment on a \$10,000 loan would be \$184.17 per month over five years. Payment example does not include property insurance or taxes. Membership and qualification standards apply. Rates are subject to change based on market conditions and borrower eligibility.

Honoring Our Local Veterans

The Indiana Military Veterans Hall of Fame (IMVHOF) celebrated the grand opening of their building in Indianapolis in April of this year. The IMVHOF building is a permanent tribute to Hoosier service members from all branches of the armed forces and is the first of its kind in the United States. Funding for the IMVHOF building was generated in large part through Indiana credit unions, including Hoosier Hills. In fact, HHCU was among the first 100 donors to the building project.

Nominations for the Class of 2018 are currently being accepted. The IMVHOF has established two categories of veterans for entry into the Hall of Fame:

- For military accomplishments of a veteran, such as receiving the Medal of Honor, or for significant achievements during their military service
- For those who have honorably served in the US armed forces and contributed exceptionally to the community, state and/or nation

To date, 62 Hoosier heroes have been inducted into the IMVHOF from all branches of the military. The Memorial also recognizes 99 Medal of Honor recipients.

To nominate a service member for induction, visit imvhof.com/nominate/ for complete guidelines and instructions.

Why Pay More for Insurance?

You save money when our agents at Hoosier Hills Insurance Agency shop our multiple company partners (All A Rated or higher) to find you the best value on your home, auto, business and life insurance policies.

Current Members Save

We routinely review the policies of our members to ensure they are getting the best available option. Recently, we had the pleasure of calling an existing member to let them know we found \$1,229 in annual savings on their home and auto insurance.

New Members Save

Another member who recently switched to Hoosier Hills Insurance Agency saved \$1,301 per year while increasing their homeowner's coverage.

When you're ready to pay less for your insurance, give us a call at (812) 279-4411. After a brief, complimentary review, we'll know how much we can save you!



Brandon Stroud



Phil Smith



Billy Neal

LOCAL SERVICE CENTERS

BEDFORD

630 Lincoln Avenue
(812) 279-6644

BEDFORD WESTSIDE

Drive-Up and ATM only
3311 Michael Avenue

COOLITIC

ATM only
Corner of Hoosier and 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.

Board and Supervisory Committee Elections and Recognitions



Bill Miller



Gary Faubion



April Glenn



Keith Wilkinson



Bryan Johnson

Hoosier Hills Credit Union is guided by a Board of Directors and Supervisory Committee. Members of each use their talents and experience on a volunteer basis to help ensure HHCU always operates in the best interest of the members we serve.

At the Annual Meeting in May, Board Chair Leo Meadows presented Gary Faubion with a gift of recognition for 45 years of continuous service to Hoosier Hills Credit Union. Faubion began his service to the Credit Union in 1973 and currently serves on the Board of Directors.



Jay Brown



Janie Craig Chenault

Beth Terrell was recognized for 22 years of service upon her retirement from the Board. Cyndia Wright accepted a gift of recognition on behalf of her late husband, Richard "Max" Wright, who served the Credit Union for 23 years before his passing in February. Both were recognized with proclamations at the Annual Meeting, paying tribute to their dedication to Hoosier Hills.

Keith Wilkinson was elected by acclamation to fill the Board of Directors seat left open upon Terrell's retirement. Wilkinson joins the Board from the HHCU Supervisory Committee. He was a member of the Spencer County Credit Union Board prior to their merger with Hoosier Hills and has a combined total of more than 20 years of service.

Bill Miller, who has served as an HHCU volunteer since 1969, was re-elected to the Board for a new three-year term and is soon to begin his 50th year of service to Hoosier Hills.

April Glenn, Jay Brown and Bryan Johnson were each elected to new three-year terms on the Supervisory Committee. Glenn has served on the Supervisory Committee since 1990. Brown and Johnson began their service at the beginning of this year upon the expansion of the Supervisory Committee to five seats. Johnson is the owner of Riverview Farms in Orange County. Brown is an engineer at NSW Crane.

Janie Craig Chenault joined the Supervisory Committee in May, filling the seat left open by Keith Wilkinson's election to the Board of Directors. Chenault's experience includes more than 35 years as a business owner, in addition to legislative activism on behalf of credit unions.

We are grateful for the leadership and commitment our Board and Supervisory Committee members bring to our Credit Union every day!

Board of Directors

Jennie Edwards, Chair
Alan Cummings, Vice Chair
Keith Wilkinson, Secretary
Gary Faubion, Treasurer
Bill Miller, Director
Leo Meadows, Director

Supervisory Committee

Don Brandt, Chair
April Glenn, Secretary
Jay Brown, Member
Bryan Johnson, Member
Janie Craig Chenault, Member