



the choice

FALL 2018 A Quarterly Publication by Hoosier Hills CU

Interested in Serving on HHCU's Board or Supervisory Committee?

Are you interested in serving on the Board of Directors or Supervisory Committee for your Credit Union? Over time, we will be looking for Hoosier Hills Credit Union members to participate and fill positions as they become open on these two governing bodies. You must be an HHCU member for at least one year and be at least 21 years old to be considered.

The Board of Directors sets policy, helps plan strategic direction, ensures that the Credit Union's mission is carried out, and ensures the safety and soundness of the Credit Union. The Supervisory Committee is responsible for overseeing the regular audits that are conducted to monitor Credit Union safety and soundness, as well as for the oversight of our internal audits.

If you are interested in participating in the governance and direction of your Credit Union, please contact Andrea Hall at Andrea.Hall@hoosierhills.com or 800.865.2612.

Erase up to \$2,500 in Credit Card Debt



Need a reason to transfer your credit card balances to a low-rate Hoosier Hills Credit Union Visa®? Here are three:

1. Rates as low as 7.9% APR*
2. No balance transfer fee
3. The chance to win a card payoff up to \$2,500!

Members will receive one entry for each \$1,000 of balances transferred, but this offer is only valid through October 31! Learn more and view the official rules at www.hoosierhills.com/home/loans/visa/balancebuyout, or call 812.865.2612.

*7.9% APR (Annual Percentage Rate) is valid for new purchases, balance transfers and cash advances on personal HHCU Visa Platinum credit cards as of 9/1/2018. 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 from another financial institution to be eligible for the drawing. Promotion period 9/1/18 - 10/31/18. 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 www.hoosierhills.com/home/loans/visabalancebuyout.

BALANCE BUYOUT

Transfer your credit card balances to a low-rate Hoosier Hills Credit Union Visa™ for a chance to **win a card payoff up to \$2,500***!





NEWS YOU CAN USE

Card Control at Your Fingertips

If you have a smartphone, you can control how, when and where your credit and debit cards are used, no matter where you are. Simply download the CardValet® app from Google Play™ or the Apple® App Store to access all of these great features:

- Lock and unlock cards with a few taps on your smartphone
- Set security preferences to match your spending habits for every credit and debit card
- Set spending limits for every transaction
- Enable/disable your card to be used within certain merchant categories (gas, groceries, hotels, travel, etc.)
- Restrict transactions to a certain area using your phone's GPS
- Get real-time notifications when your card is used

Learn more at www.hoosierhills.com/home/banking/checking/cardvalet



Jasper LEADS Receives Second Donation

Hoosier Hills Credit Union (HHCU) representatives recently presented Jasper Mayor Terry Seitz with the second installment in a three-year, \$30,000 commitment toward the sponsorship of significant community projects, including the Jasper LEADS (Library with Enrichment, the Arts and the Downtown) project.

The LEADS project is just one of many local investments HHCU has made in Jasper and surrounding areas. Hoosier Hills President and CEO George McNichols is looking forward to both the cultural and economic growth the community fund drive will support. "We appreciate the efforts of the Jasper Community Arts Commission and that of the Jasper Public Library, and are so pleased to have the opportunity to partner in the success of their vision," he said.



From left: Hoosier Hills Credit Union President and CEO George McNichols; HHCU VP of Jasper Operations Jason Hagen; Jasper Mayor Terry Seitz; HHCU Chief Marketing Officer Nan Morrow; and HHCU Chief Retail Officer Andy Fish.

Access Your Accounts 24/7

HHCU offers two convenient ways to access Online Banking: log in to Online Banking from our website, or download the Hoosier Hills Credit Union app to your mobile device for even faster access to all of your account information. Either way, you'll have 24/7 accessibility to your account information via our secure Online Banking service.

- View account balances
- Pay your bills quickly and easily, from anywhere you have Internet access
- Access transaction history and pending transactions
- Transfer between accounts
- Schedule automatic transfers (a great way to start your savings plan!)
- Pay your HHCU loan payments
- Track your Purchase Rewards cash back
- Reorder checks
- View, save or print eStatements
- Provide access to other authorized users on your account





Welcome, Alex Buck!

HHCU is proud to have Alex Buck as a new member of our team. She is a Mortgage Loan Officer at the Tell City Service Center.



A Texas native, Buck relocated to Indiana with her family and says, "This area will forever be my home! I love being a part of this team and getting out in the

community." She handles mortgage loans for the Perry and Spencer County areas. "I look forward to meeting and helping many people throughout this incredible journey!" A 2018 graduate of Western Kentucky University, Buck resides in Hawesville, Kentucky, with her husband, Austin, and their 2-year-old daughter, Aria.

For help with home financing needs, Alex can be reached at Alex.Buck@hoosierhills.com or at 812.804.7702.

You'll See Our New Website Soon

The new Hoosier Hills Credit Union website launches October 23. We've incorporated member feedback and suggestions into the new design and are excited about providing you with even more options and information to help you navigate your financial journey.

What Will Not Change

- Our URL, www.hoosierhills.com, will remain the same.
- You will still be able to log into online banking from www.hoosierhills.com.
- You will still be able to log onto online banking from your mobile app.

What Will Change

- Our online banking URL will change from hoosierhillscu.org to hoosierhills.org. If you log in from your mobile phone, or from hoosierhills.com, you will not notice this change.
- If you have bookmarked the online banking URL, you will need to update your bookmark.
- If your browser autocompletes the address for online banking, you may **need to clear your browser's cache. If you have questions or would like help clearing your cookies, give us a call; we're always happy to help!**

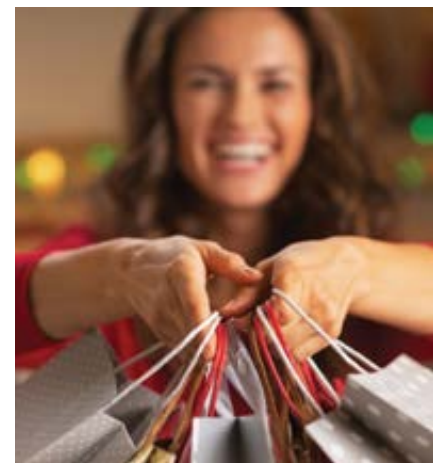
More information is available at www.hoosierhills.com/home/about/news/newwebsite. We apologize for the inconvenience, but we are certain you will love the changes you see!

It Pays to Shop **This Holiday Season**

Make this holiday shopping season a payday for yourself! By using your HHCU debit or credit card for every purchase you make, you'll increase your chances of winning the amount of one of your transactions.

Beginning in November and running through December 31, every transaction you make with your HHCU debit or credit card will be automatically entered into a drawing. One lucky winner will be chosen each day to win back the amount of his or her purchase. \$25 will be the minimum amount paid, so if you made a small purchase, you'll receive a bonus! The maximum amount paid will be \$100. Winners will be notified, and the amounts will be automatically credited back to your checking or credit account.

The more you swipe or insert your Hoosier Hills debit and credit cards, the more chances you have to win! For complete details and rules, visit www.hoosierhills.com/home/about/news/promotions.



holiday
PAYDAY

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 and Main Street

MITCHELL

45 Teke Burton Drive
812.849.6006

PAOLI

960 North Gospel Street
812.723.4700

FRENCH LICK

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 HHCUC Marketing team. We invite comments, questions, suggestions and corrections by email to marketing@hoosierhills.com.

Get the Latest News – First!

Members who subscribe to our email list are the first to know about new products, services and people here at HHCUC. What's more, we won't fill your inbox with a bunch of random messages. We take member communications seriously, and email is no exception. HHCUC email subscribers receive relevant information based on their interest in various programs and offerings. To sign up, contact us at 800.865.2612.

Want to Lower Your Payments?

Would you like to save money every month on your:

- Credit card payments?
- Car payments?
- House payments?



Take the Lowest Payment Challenge today to learn how you could save money with better interest rates and lower fees. We'll provide a free, professional review of your current payments and let you know where you might be able to save. If you already have the best deal, we'll let you know that, too. Call, visit your nearest Service Center or go online to www.hoosierhills.com/home/loans/lowestpayment for more information.

Member Appreciation Days

Another great season of Member Appreciation Days wrapped up in September. Thank you to everyone who came out to see us!



Dallas Freeman enjoys a treat at Member Appreciation Day in Paoli.



The rain held off long enough for a successful Member Appreciation Day at Jasper on September 7.

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