



Member Matter\$

Spring 2019

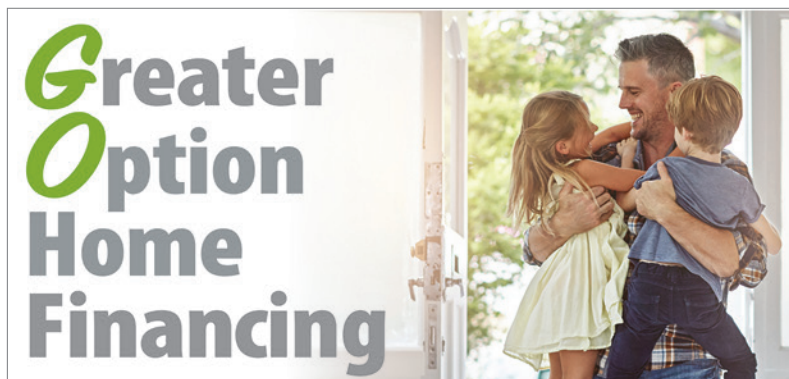
A Quarterly Publication by
Hoosier Hills Credit Union



Hoosier Hills
CREDIT UNION

New Mortgage Options Open More Doors for More People

We are excited to share with you, for the very first time, exciting new mortgage options which will make home loans accessible to many more people. With Greater Option Loans, or, GO Loans, you have the options to get a home loan that is just right for you:



- **Options for low down payment with no PMI (Private Mortgage Insurance)**
- **Wider range of credit scores qualify**
- **Extremely competitive rates**
- **Full range of home values financed**

With GO Loans, you can purchase, refinance or even convert home equity into available funds.

You now have more options. We have lenders dedicated to each Service Center who are waiting to help you determine the one that is best for you. Give us a call, visit your nearest Service Center or visit us online to learn more and take the next step.

*Membership and qualification standards apply.

Improvements Coming to Jasper Service Center

One of many hallmarks throughout HHCU's 50 years of service to southern Indiana is thoughtful, measured growth that positively impacts members and employees. The Service Center at 3010 Newton Street in Jasper will soon undergo construction that is designed to enhance one of the Credit Union's founding principles.

"We conduct approximately 50,000 transactions each year at the Jasper Service Center, and this project is going to help us continue to improve the services we offer our members," said Andy Fish, Chief Retail Officer.

Jason Hagen, VP of Operations at the Jasper Service Center, agrees. "We are excited to have the space to utilize for the current and future growth of the Jasper market," Hagen said.

The entire second floor—nearly 2,900 square feet—will be renovated, and the finished space will include offices, restrooms, training/conference space and a new work area. Work is scheduled to begin later this spring.



No Fees. Just Free.

Checking from HHCU

Free Checking

Because we're a credit union, we can offer banking services with great rates and fewer fees. That's why Hoosier Hills Free Checking has no minimum balance, no monthly service fee and no charge for statements! Plus, enjoy the convenience of free Online and Mobile Banking, Mobile Deposit, Bill Pay and CardValet card security. CardValet is a free tool that allows you to manage your debit and credit cards all from your phone.



**SCAM
ALERT!**



Avoid Donation Scams

You work hard to earn and protect your money, but unfortunately, there are scammers who work just as hard to try to take it from you. This can be especially true at tax time, when many people are searching for last-minute donation ideas. Here are some tips on how to avoid becoming the victim of a donation scam

Watch for patterns. Scammers will typically ask victims to send money in forms more difficult to trace, such as cash, gift cards and wire or ACH transfers. The Federal Trade Commission recommends paying charities by check or credit card for more secure transactions.

Do your research. Many donation scams set up fake charity names that may sound legitimate. Check them out on

CharityNavigator.org to verify the organization is what they claim to be. Most reputable charities have website addresses that end in .org instead of .com, and their payment portal should be secure, so that you see "https" at the start of the payment page's address.

Watch for attachments instead of links. Real charities will often send a link to their website. Scammers, on the other hand, are more likely to include attachments that, when downloaded, can infect your computer and compromise personal information.

For more information on protecting your finances, visit our Fraud Center at hoosierhills.com.

Stay in touch!

If you're planning to change contact info such as phone number, email or address, please let us know. We'll help you get it changed on your account!



Youth Savings Month

The earlier we begin the habit of saving money, the healthier our financial outlook tends to be. At Hoosier Hills Credit Union, we'd like to celebrate National Youth Savings Month by encouraging our younger members to save today!

Now through May 17th, we even have a free gift for all members 13 and under who establish their Savings Account at Hoosier Hills. It's easy! All your new saver will need to get started is a Social Security card and their parent or legal guardian.

We look forward to helping our Future Heroes save today!



Welcome, Rachel Ayer!

VP of Operations, Spencer County Service Center

Hoosier Hills is proud to welcome Rachel Ayer as the new Vice President of Operations for the Spencer County Service Center. A native of Spencer County, Ayer brings more than 10 years of financial industry experience to her new role, most recently as Secondary Market Supervisor with German American Bank. Ayer's career is well-rounded and includes experience in lending, sales and mortgage operations.

Ayer is looking forward to joining her passion for community with Hoosier Hills' member-focused mission in her role, saying "I am excited about getting back to my roots, and to be directly involved in serving the community that I know and love."

"We are delighted to welcome Rachel aboard," said HHCU President and CEO George McNichols. "Her experience in the financial industry and her passion for supporting our mission make her a valuable addition to the HHCU leadership team."



Online Text/Chat Coming Soon

Exciting news! HHCU members will soon have an additional way to quickly and easily get answers to basic questions: Text/Online Chat is in development with a plan to be launched in the coming weeks.



The service will put you directly in touch with Call Center representatives during normal business hours and provides

yet another way to find answers to questions such as Service Center hours, basic loan calculation information, and upcoming event information. For questions that require specific account detail, please call, visit your nearest Service Center, or use the secure form on the Contact Us page.

Watch hoosierhills.com and your inbox for more information about this new exciting new feature!

2019 Annual Meeting

Hoosier Hills Credit Union will hold its 2019 Annual Meeting on Wednesday, May 15, at 6:01 p.m. at the Bedford Service Center at 630 Lincoln Avenue.

The Nominating Committee Chairman will announce the election results for vacant positions on HHCU's Board of Directors and Supervisory Committee. Members are welcome to attend.

It Pays to Refinance with HHCU!



Bring your existing auto loan to us
for **1% cash back**, up to **\$200!***

Get 1% Cash Back on Refinanced Auto Loans

It's back by popular demand! When you bring your vehicle loan from another financial institution to HHCU, you'll get 1% of the value of the loan, up to \$200, returned to you! With our great rates, this is an offer that could continue paying off in the form of lower payments. Hurry! It's also an offer that is limited.

*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. Qualification standards apply.

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

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

What kind of content would you like to see in your newsletter? Let us know! Send comments and questions to marketing@hoosierhills.com.



Save to Win

Congratulations to Larry Flannagan of Cannelton for being a \$500 winner in the Save to Win program! Save to Win is a certificate program that gives you chances to win while building your savings. Each \$25 deposit, up to ten a month, is a chance to win prizes from \$25 - \$5,000 at the local, state and national level. Call or stop in to sign up.



Better Service, Better Banking, Better for You!



Your savings federally insured up to \$250,000 by NCUA. Equal Housing Lender. Additional Excess Share Insurance up to \$250,000 provided by HHCU.