Member Matter$

Fall 2019

A Quarterly Publication by Hoosier Hills Credit Union

Hoosier Hills CREDIT UNION

Expansion, Renovation Projects for Two HHCU Service Centers

Two busy HHCU Service Centers are undergoing large-scale improvements over the next several months. Since opening a little more than three decades ago, Hoosier Hills Credit Union's Mitchell Service Center has outgrown its space twice, so more than 1,200 square feet is being added to the building. At HHCU's Jasper Service Center, the entire second floor will be renovated.

In addition to more space, the Mitchell expansion and renovation will provide both members and the Service Center staff with a much smoother flow of movement and a more comfortable environment. The project is expected to be completed in early 2020.

The Mitchell Service Center's expansion will add more than 1,200 feet of space is added to the building.

"The added space allows us to create new offices, a conference room and new easier-to-use facilities such as a workroom, a lounge and a larger member waiting area," said Chief Retail Officer Andy Fish. "The project will also freshen up the building with new paint and some exciting new design features."

The Mitchell Service Center, which opened in September 1989, was last renovated in 2010.

In Jasper, nearly 2,900 square feet is being renovated, and the finished space will result in new offices, restrooms, a training/conference space and a new work area.

Reminder: Buzz Points Debit Rewards End October 27

buzz POINTS

We will be discontinuing the Buzz Points debit rewards program as of October 27. All national redemptions are to be made by that date. Points that are not redeemed and used by October 27 will be forfeited. Please be sure that you don't lose out on any of the benefits of the program.

Visa® Credit Card Balance Buyout Could Have Your Balance Paid Off!

Your opportunity to have HHCU pay off your credit card balance, up to $2,500, has returned!

Members with our low-rate Hoosier Hills Credit Union Visa® always get great rates and pay no balance transfer fees.

But now through October 31, each $1,000 transferred to your HHCU Visa credit card is an automatic entry to win a balance payoff, up to $2,500!

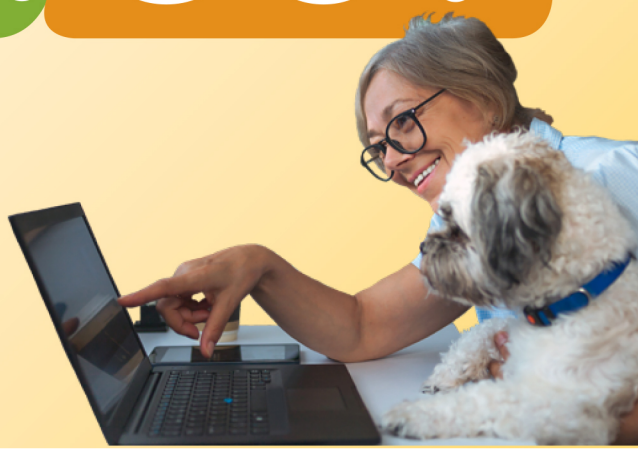
The HHCU Visa is available at a rate as low as 7.9% APR*. That's not an introductory rate; it's our everyday low rate and it's less than half the national average!**

Transfer a credit card balance from another financial institution or store credit card for your chance to be our next Visa Balance Buyout winner!

BALANCE BUYOUT

Learn more and view the official rules at hoosierhills.com/bbo or call 800.865.2612.

**APR = Annual Percentage Rate. 7.9% APR is valid as of 8/26/2019. Membership and qualification standards apply. Rates subject to change. No purchase necessary to enter. Void where prohibited by law. Complete rules available at hoosierhills.com/bbo. **Average APR for all cards in the U.S. is 17.7%, according to creditcards.com.*



HHCU Debit or Credit Cards Could Bring You a Holiday Payday

We want to send some holiday cheer your way to show our appreciation for your choosing HHCU!

Use your Hoosier Hills Credit Union debit or credit card at every opportunity during November and December for your chance to win one of our daily prizes!

Every day in November and December, we will select one debit or credit card transaction to credit back to the winning member's checking or credit account, up to $100.

The minimum credit is $25, so if you win with a smaller purchase, you get a bonus!

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 HHCU debit or credit card!

It's just another perk of membership.

For complete details and rules, visit hoosier-hills.com/holiday-payday.

Must be a member in good standing.

Stay in Touch With Us!

If you're planning to change contact information such as your phone number, email address or mailing address, please let us know.

We'll help you get it changed on your account!

Why Pay More?

Take the Lowest Payment Challenge To Save on Credit Card, Auto and Home Loans

Would you like to save money every month on your:

- Credit card payments?
- Auto payments?
- House payments?

Take the Lowest Payment Challenge! It's quick and easy!

We can give you a quick, easy and free review of your current payments. We'll compare to available rates and let you know if we can find you savings.

And if we can't, we'll let you know that, too.

It's easy and you don't have to bring a thing. Simply provide a few details and we'll do the rest to equip you with your best options.

Call or visit your nearest Service Center or visit hoosierhills.com/lowest-payment for more information.

Webb Wins $1,000 While Saving in Save to Win Drawing

Maude Webb of Taswell is shown with HHCU Vice President of Paoli Operations Tawnya Daugherty after recently winning $1,000 in HHCU's Save to Win drawing.

Maude Webb of Taswell recently became a $1,000 winner in Hoosier Hills Credit Union's Save to Win program.

Save to Win is an innovative certificate program that offers members opportunities to earn interest plus a chance to win while building their savings. Each $25 deposit, up to 10 per month, is an automatic chance to win monthly and quarterly prizes up to $5,000.

HHCU has had 57 winners who garnered a total of more than $7,000 since Save to Win's inception.

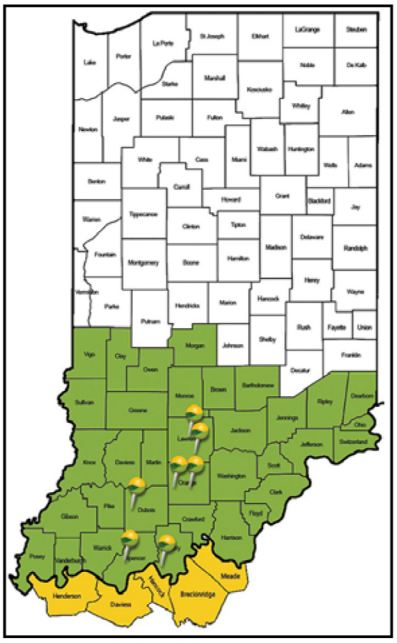
For more information on opportunities to win while saving, call Hoosier Hills Credit Union at 800.865.2612, visit hoosierhills.com/save-to-win or contact your nearest HHCU Service Center.

HHCU Expands Into Kentucky

Hoosier Hills Credit Union recently added five counties to its overall service area, expanding membership benefits into Kentucky and bringing the total number of counties we serve to 40.

The newly added Kentucky counties along the Ohio River are Henderson, Daviess, Hancock, Breckinridge and Meade. This expansion increases Hoosier Hills Credit Union's ability to serve members near our Spencer County and Tell City locations.

"Anyone who lives, works or has family members who live or work in these areas is eligible to join and do business with us," said Hoosier Hills President and CEO George McNichols. "We are excited to grow the Credit Union into these new areas and to continue building strong relationships with all of our members."



Our service area now includes five Kentucky counties: Henderson, Daviess, Hancock, Breckinridge and Meade.

Home Equity Loans Can Help Lower Payments in 2 Easy Steps!

Whether you are looking to lower monthly payments or completely eliminate higher interest bills, using your home's equity can unlock opportunity in two easy steps.

With competitive rates, we can also help you with no closing costs and no annual fees.

For more information, visit hoosierhills.com/home-equity-opportunity or call us at 800.865.2612.

HHCU Earns Service Award Recognition

Hoosier Hills Credit Union recently earned Honorable Mention in the statewide competition for the Credit Union National Association (CUNA) Dora Maxwell Social Responsibility Community Service Award.

The award is presented annually to credit unions, groups of credit unions and chapters for helping others or strengthening their communities.

HHCU's honor resulted from our annual tradition of employee-led service. Because our Board of Directors and Supervisory Committee also help, our employee participation rate is more than 100 percent.

In 2018, 19 HHCU Service Centers and departments supported 26 organizations throughout our service areas.

A video chronicling the projects is available at vimeo.com/hhcu.

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

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

Hoosier Hills CREDIT UNION

Better Service, Better Banking, Better for You!

NCUA EQUAL HOUSING LENDER

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