

Member Matter\$

April-June 2020

A Quarterly Publication by
Hoosier Hills Credit Union



Hoosier Hills
CREDIT UNION

HHCU Expanding to Monroe County With Planned Ellettsville Service Center



Above is an initial artist's rendering of the planned exterior of HHCU's Ellettsville Service Center, which is set for groundbreaking later this year.

An opening date will be announced at a later time.

"We're very excited to establish a Service Center in the Ellettsville and greater Monroe County area," said HHCU President/CEO Travis Markley. "The diverse population of Monroe County includes everyone from young adults beginning their careers to those who are enjoying retirement. We can't wait to see how we can meet their needs and enrich the Ellettsville-area community."

Hoosier Hills Credit Union will expand into Monroe County with a Service Center to be built on land the Credit Union purchased earlier this year along State Highway 46 in Ellettsville.

The Service Center, which will be HHCU's ninth, will offer a full range of financial services to members. Located at 3590 W. St. Rd. 46, the facility will house the full-time office of Vice President of Commercial Services Debbie Reynolds.

Vehicle and other personal loans, as well as HHCU mortgage loans and insurance and investment products will also be available. In addition, HHCU will offer a full array of checking and deposit services, both for personal and business accounts, at the location.

The Service Center will have three drive-up lanes, plus 24-hour ATM access.

A Message from Our CEO Change Brings Opportunity

Editor's Note: Travis Markley became HHCU President/CEO on January 1, and he believes that communicating with HHCU members and the community at large is vitally important. He will use this space in future issues of Member Matters to share his thoughts and Credit Union information with readers. In this installment, he states his and HHCU's commitment to the member focus that has served HHCU and our members so well for 50 years.

As spring begins to make its appearance, we at Hoosier Hills are embracing the opportunity that comes with change, while reflecting on a history that has brought us to our current position of strength and stability.

Over the past few months we have paid tribute to the leadership of our retiring CEO and are committed to upholding the member focus responsible for more than 50 years of remarkable growth.

As the new CEO of Hoosier Hills Credit Union, I am excited to continue our mission of improving the financial lives of the members and communities we serve. We are at work on initiatives that will do just that

in the very near future.

One initiative you'll see in the coming months is an upgrade to our Online and Mobile Banking system that will provide more conveniences for our personal and commercial banking members. We are also at work planning a new Service Center location in Ellettsville, giving members additional convenience, as well as growth opportunity for HHCU.

We have many reasons to be optimistic about the future of Hoosier Hills Credit Union. We are, and always have been, a Credit Union focused on service to our members.

We sincerely appreciate the opportunity to be your preferred financial institution.



Getting to Know... Board of Directors Chair Jennie Edwards



Jennie Edwards, Chair of the Hoosier Hills Credit Union Board of Directors, combines a highly refined understanding of financial responsibility with a sharp focus on bettering the lives of Credit Union members and communities throughout the HHCU service area.

The Bedford resident honed her grasp of financial matters with 38 years handling fiscal responsibilities for North Lawrence Community Schools. At the time of her retirement, she was the corporation's Director of Finance/Treasurer. That expertise prepared her well when she began serving on the HHCU Supervisory Committee in 1986. It has continued to be a valuable asset throughout the three-plus decades she has logged with the Committee and Board of Directors.

"I'm very proud to have had a chance to help put many projects and programs in place to regularly produce positive benefits for the members. Our Credit Union has been a place where honesty and integrity have served southern Indiana well," she said. "It has been very rewarding. I have certainly enjoyed Member Appreciation Days at the Service Centers, as well as opportunities to improve my knowledge of credit unions and financial services in general over the years."

Edwards' 34 years as an HHCU volunteer leader have helped the Credit Union grow to more than \$600 million in total assets and expand from a small financial institution serving northern Lawrence County with 2,500 members to one serving most of southern Indiana, five counties in Kentucky and more than 30,000 members. HHCU has grown from fewer than 10 employees in the mid-1980s to a staff of nearly 200.

Edwards believes it's important for young people to gain financial knowledge to build a foundation for their future, and it's imperative that adults meet those needs to learn. "Financial well-being begins at an early age, when children should understand the value of saving," she said. "Whether it's our members or anyone, they should enjoy life but also have a plan for the future."

When Edwards isn't busy with HHCU matters, she enjoys spending time with her family and traveling. She lists a highlight of her recreational travels as a river cruise in France. She also touts the fact that she was brave enough to go parasailing at age 78. That's living life to its fullest!

Reminder: HHCU's Annual Meeting Set For May 13

HHCU's Annual Meeting will be Wednesday, May 13, 2020, in the HHCU Service Center lobby, 630 Lincoln Ave., Bedford, IN. Call to Order will be at 6:01 p.m.

Get 1% Cash Back Up to \$500 to Refinance Your Car

Now through June 30, you can earn up to \$500 cash back just for refinancing your vehicle loan from another financial institution with HHCU.

When you bring your auto loan from another financial institution to HHCU, you'll get 1% of the value of the loan, up to \$500, returned to you! With great rates, this is an offer that could continue paying off in the form of lower payments. Hurry! This offer is only good through June 30. For more information, visit hoosierhills.com/cash-back.

***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 \$500. Loan qualification standards apply. Offer is subject to change without notice.**

Online and Mobile Banking Technology Upgrade Coming Soon

An upgrade to your Online and Mobile Banking experience is coming soon! In addition to features you already enjoy, this technology upgrade will allow you to:

- See all your accounts in one convenient view.
- Make payments to anyone with People Pay, no matter where they have their account.
- Access your account information with Apple Watch.
- Easily dispute unauthorized charges online.
- Update multiple subscriptions at once with CardSwap.

These features will also make life easier for our Commercial Members:

- View all accounts with one convenient login.
- Provide varying access to multiple users consistent with their responsibilities.
- Make payments and transactions, including ACH transfers and wires.
- Make quick and easy mobile deposits.

To ensure an easy transition to the upgraded options, make sure your email and mobile phone number are up to date. You can confirm or change your primary email and phone number under the Settings options in Online and Mobile Banking.

For updates on the upgrade, visit hoosierhills.com/better-banking.

HHCU is Here to Help

A Home Equity Loan Could Help You Pay Off Higher Interest Bills!

Could you use some extra cash for unexpected expenses? Are you paying too much for credit cards or other debt? Hoosier Hills Credit Union can help you make the most of financial opportunities with a Home Equity Loan.

When you use your home's equity for an HHCU loan, you get a great rate and pay no closing costs or annual fees as you obtain funds to pay off higher interest bills or complete large projects!

Visit an HHCU Service Center or go online at hoosierhills.com to learn more.

**Membership and qualification standards apply.
Equal Housing Lender. NMLS# 408510**

Fee Change Disclosure

The following HHCU fees will be adjusted as of June 1, 2020:

Fee Type	New Fee
ATM Transactions at Non-HHCU ATMs Not in the Alliance One Network	\$2.50 Per Transaction
ATM Surcharge for Non-Members Using HHCU ATMs	\$3.50 Per Transaction
Cashier's Check	\$3.00
Money Order	\$2.00
Vehicle Loan Origination Fee	Loans Less Than \$1,000: \$0 Loans \$1,000-\$10,000: \$50 Loans More Than \$10,000: \$125
Residential Mortgage Origination Fee	First Mortgage: \$749 Speedy Refi: \$399 Land Loans: \$749 Construction: \$1,000
Domestic Wire Transfer (Incoming)	\$10
Domestic Wire Transfer (Outgoing)	\$25
Foreign Wire Transfer (Incoming & Outgoing)	\$50
Escheatment Processing	\$25

Mechanical Repair Coverage Powered by ForeverCar: Miles Can Add Up, But Repair Costs Don't Have To

Hoosier Hills Credit Union is happy to deliver expanded options to help protect you from the unexpected cost of covered vehicle repairs through Mechanical Repair Coverage, powered by ForeverCar.

You can now get Mechanical Repair Coverage, powered by ForeverCar, even if you don't have an auto loan with Hoosier Hills Credit Union. Convenient payment options are available.

Whether you depend on your vehicle for work or getting your family to school and activities, you need transportation that's safe and reliable. The older your vehicle, the more it takes to keep it in good working order. Not making small repairs can lead to even more expensive repairs. Ignoring repairs can be dangerous.

Mechanical Repair Coverage can help deflect some of those costly covered repairs while keeping your vehicle running extra miles and extra years. With various coverage levels and deductibles to choose from, there's a plan to fit your family's budget.

Visit hoosierhills.com/forever-car to learn more.

Disclosure: Mechanical Repair Coverage is provided and administered by Consumer Program Administrators, Inc. in all states except CA, where coverage is offered as insurance by Virginia Surety Company, Inc., in WA, where coverage is provided by National Product Care Company and administered by Consumer Program Administrators, Inc., in FL, LA, and OK, where coverage is provided and administered by Automotive Warranty Services of Florida, Inc. (Florida License #60023 and Oklahoma License #44198051), all located at 175 West Jackson Blvd., Chicago, Illinois 60604, 800.752.6265. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. In CA, where Mechanical Repair Coverage is offered as insurance (form MBIP 08/16), it is underwritten by Virginia Surety Company, Inc. Coverage varies by state. Replacement parts may be used or remanufactured. Be sure to read the Vehicle Service Contract or the Insurance Policy, which will explain the exact terms, conditions, and exclusions of this voluntary product. MRC-2927913.1-0120-0222

Celebrate National Youth Savings Month in April

HHCU is celebrating National Youth Savings Month because being aware of a healthy financial outlook should begin early in life. We want young people to be Savings Super Heroes!

Now through April, we have a free gift for all members 13 and under who establish a Savings Account at HHCU! All new Savings Super Heroes need are a Social Security card and a parent or legal guardian to open their account.

For more information, or to become a Savings Super Hero, visit your nearest HHCU Service Center, call 800.865.2612 or visit hoosierhills.com/youth.



HHCU Webinar Series Continues With 2 Homebuying Info Sessions

Our Financial Webinar Series will continue throughout the spring with Mortgage Loan Officer Angela Ashlock hosting webinars focusing on what members need to know before buying a home.

The online informational sessions will begin at 6 p.m. Central/7 p.m. Eastern on Thursday, April 9th (Preparing Your Finances for Home Purchase), and Thursday, May 14th (Shopping for a Home). Visit hoosierhills.com/weblearn to register.

For more information on financial education or to view recorded versions of past HHCU webinars, visit the Financial Learning Center at hoosierhills.com/financial-learning-center/. The Financial Learning Center also has other free resources to help both individuals and small business owners learn more about making good financial decisions.

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

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Hoosier Hills
CREDIT UNION

Better Service, Better Banking, Better for You!



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