

Member Matter\$



Hoosier Hills
CREDIT UNION



Office will remain in Orleans

Lantis Insurance Services Merges With Hoosier Hills Insurance Agency

Lantis Insurance Services in Orleans has merged with Hoosier Hills Insurance Agency (HHIA).

Lantis Insurance Services has provided auto, home, life, farm, and health insurance for personal as well as business clients in the Orleans area since Steve Lantis began the agency in 1999. Steve has 42 years of insurance experience overall. During that time, he has provided services similar to those offered by Hoosier Hills Insurance Agency since 1995. Steve will continue to work in the Orleans office (217 N. Maple St.), providing expertise and guidance to Orleans and surrounding areas.

Brandon Stroud is the president of Hoosier Hills Insurance Agency. Brandon has 17 years of experience in the insurance industry and joined HHIA in 2013.

"The partnership of these two businesses makes sense in so many ways," he said. "We are both community based and have the same philosophy of taking care of our clients. Just like Steve's insurance carriers, all of HHIA's carriers have at least an A (excellent) rating. Clients' premium rates will remain the same, or could possibly decrease, depending on the carrier and the exact terms of coverage."



STROUD



LANTIS

New Charge Dispute Feature Added to Upgraded Online Banking System

One of the biggest benefits of the recent Online and Mobile Banking upgrade completed in June is that it sets the stage for continued future expansion of the service for both individual and commercial members.

The first of many planned future improvements is Dispute Tracking, which allows members to initiate disputes from within Online and Mobile Banking, providing for a more rapid and convenient response to unauthorized charges.

According to Travis Markley, HHCU President/CEO, even more expansions are already in the works.

"With the early success of the new platform to build on, we don't plan on stopping here," he said. "This system allows us to continue to bring new features and functionality to our members to enhance their financial services experience."

To learn more about how to use Dispute Tracking and other new features of Online and Mobile Banking visit: hoosierhills.com/online-education.

Balance Buyout Offers Chance to Win Up to \$2,500 Through October 31st!

You could win up to \$2,500 just for transferring your credit card balance to a Hoosier Hills Credit Union Visa® from another credit card!

Through October 31st, every \$1,000 you transfer to an HHCU Visa is an automatic entry into the Balance Buyout! There are no balance transfer fees and the rate is as low as 7.9% APR!* Transfer to win at hoosierhills.com/bbo, where you can also find complete rules.

*APR = Annual Percentage Rate. 7.9% APR is valid as of 8/26/2020. 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.

Continued on next page

A Message from Our President/CEO Travis Markley

2020: Overcoming and Succeeding

Throughout the challenges and change of 2020, our Credit Union has continued to move forward, adapt, and remains incredibly strong. In a single remarkable week for Hoosier Hills Credit Union, we reopened our lobbies after the first extended closure in our history, and we delivered a brand new Online and Mobile Banking service that is providing members with more conveniences and a platform for future expansion. Change indeed.

In the last newsletter I wrote that despite the changes we see all around us, our ability to embrace whatever challenges we faced to fulfill our mission and help our members remains constant. In fact, the challenges presented by the pandemic have provided us even more opportunities to put our Credit Union values into action than ever before.

- We have provided more than \$200,000 in total relief and aid to our membership and local communities through reduced and waived fees, direct contributions to local community foundations, and low interest/deferred payment loans.
- We waived additional program fees for another 341 members

so they could create room in their budgets with our Skip A Pay program.

- More than 200 impacted members were able to improve their financial security through modifications or extensions on existing loans.
- We also assisted 290 small businesses with government relief funding through the PPP program totaling nearly \$13 Million dollars circulating in our communities.



Behind each of these figures is a Hoosier Hills member, a person, a family, who is adapting to change and new circumstances. Our ability to respond highlights, more than ever, Hoosier Hills Credit Union's founding values and continuing mission. We are proud to be a financial cooperative who places the wellbeing of our membership at the very forefront of our purpose, and I would like to personally thank each of you for placing your trust in us and allowing us to be your financial partner.

Lowest Payment Challenge: Let Us Find You the Best Available Rates

Take our Lowest Payment Challenge today!

Could your payments be lower for your credit cards, auto loan or your home mortgage? Hoosier Hills Credit Union can

give you a professional opinion on whether you are getting the best available rates. Our team will provide a quick, easy and free review of your current payments with other lenders, and we'll compare them to available rates to let you know if we can find you savings. If we can't, we'll let you know that, too.

For more information, call or visit your nearest HHCU Service Center or go to hoosierhills.com/lowest-payment-challenge.

Lantis Insurance Services Merges With Hoosier Hills

Continued from first page

Some of HHIA's most notable insurance companies include Progressive, AutoOwners, Western Reserve Group, Safeco and Celina.

"With this new partnership, clients will have the best of both worlds," Steve said. "They will still do business with the individuals they know and trust, and will have the advantage of a larger agency to provide additional products and services, as well as potentially more competitive rates. Both are locally based companies that have our clients' needs as our highest priority."

As independent agents, Brandon and Steve will continue to shop multiple companies to find the best value and rates for clients. Quotes are always free. They will perform annual reviews of clients' policies for better options, passing on additional savings when possible.

Contact Brandon at 800.865.2612 or via email at Brandon.Stroud@hoosierhills.com. Steve can be reached at 812.865.4792 or via email at Steve.Lantis@hoosierhills.com.

Free Webinar Series to Help Members Avoid Fraud

We will be resuming our free webinar series in October with two 30-minute sessions designed to help members avoid fraud.

We will be presenting Protecting Your Financial Information on Tuesday, October 6, at 7 p.m. Eastern / 6 p.m. Central. The webinar will cover some of the most commonly used and successful fraud tactics and tips to help you steer clear of them.

Don't Open the Door to Fraud at Work will take place Tuesday, October 21, at 10 a.m. Eastern / 9 a.m. Central. In this session, we'll help you avoid practices which could allow fraudsters access to your online work environment.

To register for either session, visit <https://hoosierhills.com/weblearn/>.



Six Hoosier Hills Members are Winners in Save to Win Program!

Six Hoosier Hills Credit Union members recently became winners in HHCU's Save to Win program. Randy Sanders of Paoli and Sue Wheeler of French Lick, won \$1,000 and \$500, respectively.

HHCU has had 74 winners with total winnings of more than \$11,000 since the program's inception.

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



Randy Sanders of Paoli (in left photo with HHCU Paoli VP of Operations Tawnya Daugherty) was recently a \$1,000 winner in HHCU's Save to Win program. Sue Wheeler of French Lick (in second photo with HHCU French Lick VP of Operations Dalynn Burton) landed a \$500 prize in Save to Win.

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

Getting to Know... Board of Directors Vice Chair Keith Wilkinson



Keith Wilkinson was a young employee of the Spencer County Co-Op, family man and farmer in the 1970s when he learned about the cooperative financial institution model utilized by credit unions nationwide.

His introduction to credit unions stemmed from his employer sharing office space with the Spencer County Credit Union.

"The credit union was there, and it was the same kind of cooperative effort that Spencer County Co-Op had. We were all co-op-minded and there to be helpful to members," Keith said. "It's about relationship building, and it just seemed to work well."

Keith's experience and approach to people eventually became vital assets as a volunteer leader with the Spencer County Credit Union, even after he became an agent with Farm Bureau Insurance in 1992.

Keith became so entrenched in the former Spencer County Credit Union's mission to serve members and their communities that he was eventually named to the HHCU Supervisory Committee after the credit unions merged in late 2008. He was appointed to the HHCU Board of Directors in 2018.

Keith believed the HHCU-Spencer County Credit Union merger was absolutely bound for success.

"I'm very proud of the merger, because we took a lot of pride in our little credit union," he said. "The economy made it impossible to continue as we were. Merging was hard to do but, looking back, Hoosier Hills was doing business the way we would have if we'd been a larger credit union and could have continued."

The merger served HHCU while bringing enhanced financial services to the Spencer County region.

"Picking up the Spencer County charter helped Hoosier Hills, too," Keith added. "I'm glad and proud to be a part of all of it."

Along with his work on the Hoosier Hills Credit Union Board of Directors, Keith is heavily involved in his church and the Kiwanis Club of South Spencer County. He also was an adult leader during his children's tenures in 4-H.

Keith and his wife, Betsy, have three daughters and four grandchildren. They enjoy getaways to Lake Barkley in Kentucky.

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 by calling 800.865.2612. We'll help you get it changed on your account!

Interested in Serving on Hoosier Hills Credit Union's Board of Directors 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.

HHCU Card Purchases are Chances to Win a Holiday Payday

With Holiday Payday, everyone who makes an HHCU debit or credit card purchase in November and December will be entered to win the purchase amount, up to \$100. The minimum payout is \$25, no matter how small the transaction. One winner will be selected each day.

If you don't have a Hoosier Hills MasterCard® debit or Visa® credit card, apply or get more information by visiting hoosierhills.com/holiday-payday, calling 800.865.2612 or visiting the nearest HHCU Service Center.

Must be a member in good standing.

Financial Scams: Be Alert and Know What to Look For

2020 has been full of unprecedented happenings, which unfortunately offer more opportunities for those who make a living defrauding others.

Below are some tips to help you determine whether a call or text is legitimate:

- **Hoosier Hills Credit Union will NOT ask you for your full Social Security number or any other personally identifiable information in order to confirm charges.**
- **We will not ask for your debit card number, Online Banking password, PIN number or secure access codes.**
- **If you are opted in to receive fraud text alerts, we will only ask you to verify merchant and purchase details.**
- **You may always contact us at our published phone number, 800.865.2612, to verify whether we are attempting to contact you.**
- **Some frauds include spoofing legitimate numbers. Always feel free to hang up and call us back at our published phone number, 800.865.2612 to ensure the inquiry is legitimate.**

For more information on preventing fraud and the measures we take to ensure the safety of your accounts, visit our Fraud Center at: hoosierhills.com/fraud-center.

Local Service Centers

BEDFORD

630 Lincoln Avenue
812.279.6644

BEDFORD WEST SIDE

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
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.



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.