

Member Matter\$



Hoosier Hills
CREDIT UNION

Ellettsville Groundbreaking

Construction on our Ellettsville Service Center has begun! HHCU recently held a groundbreaking ceremony on our new site at 3590 W. State Road 46 – at the corner of State Road 46 and Centennial Drive in Ellettsville, IN. The Service Center will offer vehicle and other personal loans, as well as HHCU mortgage loans, insurance and investment products. The Service Center will have two drive-up lanes, plus two lanes for 24-hour ATM access. “We are very excited to establish a Hoosier Hills Credit Union presence in the Ellettsville and greater Monroe County area and are ready to be an active member of the Ellettsville community,” said Travis Markley, HHCU President/CEO.



New Financial Wellness Tools for Members

We are excited to introduce new financial wellness tools for our members now available at hoosierhills.com and on your mobile device!

Financial Wellness Center at hoosierhills.com

We have revamped our Financial Wellness Center at hoosierhills.com/financial-wellness to provide many more topics and ways to learn. No matter where you are in your financial journey, we can help with calculators, articles and even virtual coaches that help you build a plan based on your answers to interactive questions.

Financial Wellness on Your Phone

While in the Financial Wellness Center, you'll see a link to download the Zogo app. Zogo is a gamified app that pays you in incentives to learn and to refer others to learn! Look for details in the Financial Wellness Center about how you can earn gift card rewards for Amazon, Starbucks, Walmart and more just for investing in your own education!

Financial Wellness for Our Students

In addition to these member benefits, HHCU has partnered with high schools in our area to bring financial education into their classrooms.

Visit hoosierhills.com/financial-wellness-center to learn more about our commitment to continual learning and to find out about how we are rewarding members who take part!

A Message from President/CEO, Travis Markley

As I reflect on the past year as the CEO of Hoosier Hills, it is clear things did not go as expected. 2020 was a year that presented us with many challenges, however, it also presented us with opportunities.

As we faced new challenges this year, we had the opportunity to demonstrate what makes credit unions unique. We were able to step up and do great things for our members and our communities and be a source of stability and positive momentum when it was needed most.

Looking toward 2021 and beyond, I could not be more excited about our future. We have an opportunity to continue our momentum and renewed focus, but we have plans to offer more services to more members and magnify our ability to make a positive difference.

The coming year will feature notable

expansions, including the grand opening of our Ellettsville location, planned for Summer 2021, as well as the launch of an expanded Financial Wellness Center at hoosierhills.com. We are also adding partnerships with local schools in our area to help students gain a comprehensive understanding of financial health before entering adulthood. Finally, we'll build on our tradition of giving back to our members and communities through volunteer time and our donation programs.

The challenges of 2020 have set the stage for an amazing 2021. You, our members, are why we exist as a credit union, and we thank you for the opportunity to serve.



Louise Herring Award

Hoosier Hills Credit Union recently received second place for the statewide Louise



Herring Philosophy in Action Award given by the Indiana Credit Union League. This award is given to a credit union for its practical application of the "People Helping People" credit union philosophy. HHCU was named a "credit union pioneer" for its response in assisting employees, members, and its communities during the COVID-19 pandemic. We believe difficult times, just like the ones experienced in 2020, are precisely the time when we have the best opportunity to demonstrate what makes credit unions so unique!

Coming Soon Savings Goals – Better for You!

The upgrade of HHCU's Online and Mobile Banking systems last year paved the way for several improvements to help you make the most of your financial opportunities in 2021.

Beginning this spring, you will be able to set this year's pace by creating your own Savings Goals within Online or Mobile Banking! Savings Goals allow you to create your own targeted plan, apart from the rest of your accounts, with timelines and clear visuals of your progress.



GRO online account opening

Members will also be able to open accounts from within Online or Mobile Banking! Looking to add a Checking Account or even a Certificate? It's about to be as easy as reaching for your phone!

Watch for updates at hoosierhills.com/better-banking.

HHCU Scholarship Program expands with Northeast Dubois, Edgewood High Schools

Investing in education is one of the ways we can directly invest in our members.



We have expanded our Scholarship Program in 2021 to two additional schools,

Northeast Dubois High School and Edgewood High School, to bring our total awarding schools to 13. Students are eligible to apply if they or their parents or guardians are members of HHCU, they are in the top third of their class and they have participated in school and community activities. Students interested in applying for scholarships may apply through their Guidance Office or their school's regular scholarship application process.

Russell Wilkie Named Hoosier Hills Credit Union Executive Vice President, Chief Experience Officer

Russell Wilkie has been selected to serve as Executive Vice President, Chief Experience Officer of Hoosier Hills Credit Union. He holds a bachelor's degree in Finance and a master's degree in Accounting from the Indiana University's Kelley School of Business. He also holds a CPA license, as well as a Series 65 license. Russ joined HHCU in 2014, and has served as the Controller, Director of Strategy and Chief Strategy Officer. "The HHCU mission is a priority in the way I approach my role at the Credit Union," says Russ. "Making a positive difference in the lives of our members and the communities we serve is the perfect parallel to my personal mission to serve others."



Charlie King Named Hoosier Hills Credit Union Executive Vice President, Chief Administration Officer

Charlie King has been selected to serve as Executive Vice President, Chief Administration Officer of Hoosier Hills Credit Union. He holds a bachelor's degree in Political Science from the University of Evansville and a Juris Doctor degree from the Indiana University's Maurer School of Law. In 2014, Charlie was awarded the Indiana Credit Union League Emerging Leadership Award. He has spent his entire career working at credit unions, having started his career as a teller in 1999 at Hoosier Hills and then moving on to focus on compliance and risk. Charlie says he is very excited to again work at Hoosier Hills Credit Union, where he will, "be able to work with a team that is very accomplished and well respected."



Cole Watson Promoted to Senior Vice President, Controller at Hoosier Hills Credit Union

Cole Watson has been promoted at Hoosier Hills Credit Union to Senior Vice President, Controller. Watson has worked at Hoosier Hills Credit Union since 2017, most recently having served as Vice President, Controller. He holds a bachelor's degree in Economics and a master's degree in Accounting from the Indiana University's Kelley School of Business. Cole has a passion for continuous improvement and a vision for HHCU to be the first choice for members and potential members when it comes to financial services. He adds, "This year has taught us to always be agile and comfortable with change. My team would describe me as a leader who is not afraid to step in and do whatever is needed to see HHCU succeed."



CJ Cattoi joins HHCU as Vice President of Operations

CJ Cattoi has joined HHCU as Vice President of Operations at the Spencer County Service Center. As VP of Operations, he oversees the Chrisney-based Service Center's consumer lending and overall daily operations. CJ is a graduate of Indiana State University and has been both an Assistant Center Manager and Financial Center Manager for Fifth Third Bank. "I enjoy meeting and building relationships with Hoosier Hills members," CJ said. "Spencer County has a special place in my heart, and I'm excited to continue my career in such a great place in Southern Indiana."



Andy Fish Named Bedford's Young Professionals 4 Under 40 Winner

HHCU Chief Retail Officer Andy Fish was recently named one of Bedford's Young Professionals' 4 Under 40 Award winners. Andy is a Bedford native, as well as an Indiana University Kelley Business School graduate.



Winners were selected on four criteria:

- Leadership in the Community
- Leadership in the Workplace
- Future Goals and Likely Impact
- Achievements as an Individual or Part of a Group

Balance Buyout Winner

Gary S. from Williams, IN won \$2,500 in our Balance Buyout campaign. He was entered by transferring high-rate balances from other credit cards to his HHCU Visa card. Gary said winning was better than Christmas!



Got a Regret-it Card?



Has your department store credit card turned into a Regret-It-Card?

The initial savings when you sign up may be nice, but those brief savings are usually accompanied with much higher interest rates that cost you month after month.

Transfer to our low-rate Visa®!

*APR= Annual Percentage Rate. 7.9% APR is valid for new purchases, balance transfers and cash advances on personal HHCU Visa cards as of 12/31/20. Membership and qualification standards may apply. Please see your credit card agreement and account opening disclosure for additional details. Rates subject to change.

At Hoosier Hills Credit Union, we make it easy to stop overpaying, and start saving! Start saving today when you transfer to a Hoosier Hills Visa with rates as low as 7.9% * APR. Plus, there are no balance transfer fees and no annual fees!

Notice of Board Elections

The Board of Directors has announced nominations for two open seats on the Board. Keith Wilkinson and Sally Gogel Fischer are each running for a three-year term.

Keith Wilkinson, currently a board member, has been a long-time credit union supporter and has served as a volunteer for HHCU for more than two decades.

Sally Gogel Fischer, owner of Gogel Fischer & Associates CPA firm in Jasper, filled a vacant seat on the Board of Directors in January of 2020 with a one-year term.

The Supervisory Committee has announced nominations for three open seats on the Committee.

April Glenn, currently a board member, has been a long-time credit union supporter and has served as a volunteer for HHCU for more than three decades.

Chad Helming, Manufacturing Engineer at Kimball Electronics in Jasper, has been nominated to serve a three-year term. Helming was first appointed in January of 2020 to fill an open seat.

Tara Jenkins, Director of Quality at Southern Indiana Rehab Hospital in New Albany, IN, long-time resident of Orleans and a member of the Supervisory Committee since 2019, has been nominated to serve a three-year term.

If you are a Credit Union member, at least 21 years of age or older and not older than 80 and are interested in running for the Board of Directors or Supervisory Committee, you can pick up an official petition and candidate application form at our Bedford Annex Building at 630 Lincoln Avenue in Bedford.

To have your name placed on the ballot, the petition must be signed by 5% of the Credit Union members who are at least 16 years of age. Return it, along with the completed application form and a picture of yourself, to the Credit Union by noon on Tuesday, February 2, 2021.

If there is only one nominee for each position to be filled, the election will not be conducted by ballot, and there will be no nomination from the floor, as the nominees will be elected to the positions by acclamation. If an election is necessary, ballots will be mailed with the first quarter member statements. Ballots will need to be received by the election teller no later than midnight, May 14, 2021.

Election results will be announced at the Hoosier Hills Credit Union Annual Meeting on Wednesday, May 19, 2021. The meeting will be held in the HHCU Service Center lobby, 630 Lincoln Avenue, Bedford, Indiana beginning at 6:00 p.m.

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
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!



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