

Member Matter\$



Ellettsville Service Center is Expected to Open Soon

Construction at our new Hoosier Hills Credit Union Service Center is well underway and the construction schedule should have us ready to open in May or June. The Service Center is located at 3590 W. State Road 46 – at the corner of State Road 46 and Centennial Drive in Ellettsville, IN.

Scott Mitchell has been selected to serve as the Vice President of Ellettsville Operations. Scott has been the Assistant Manager of the Valley Service Center



since 2019 and has over 12 years of banking experience in the Ellettsville and Monroe County area. The Ellettsville Service Center will be staffed with Member Advisors who will be eager to welcome both new and existing members. Our Member Advisors will be able to fulfill nearly every need a member may have and can serve in an advisory capacity to help our members discover the products and services that best fit their needs,

help save them money, and achieve any of their financial goals.

We are so excited to be a part of the Ellettsville community, where we will have the opportunity to make a positive impact in the lives of many.

More information related to the grand opening will be announced soon.



Mail Fraud: What to Know After Opening a Letter



Letters can easily look legitimate with a fancy letterhead, a nice envelope, a logo or personal information. With that in mind, we encourage you to be vigilant when looking over letters in the mail to ensure their legitimacy. If you question the validity of a mailing you receive from HHCU, please call us directly at 800.865.2612 to verify.

Here are a few tips to help protect yourself and easily spot a fake letter:

- ✓ Always be alert and suspicious of correspondence requesting personal identifiable information. This can include Social Security numbers, credit card or financial information and other sensitive data.
- ✓ Beware of terms that emphasize urgency, which may be intended to cause you to act quickly without considering red flags. If we send you a letter that is urgent, we will give you a specific timeline in which to act.
- ✓ For your protection, make sure the phone number provided in letters matches the publicly published phone number of the organization you are calling. You can verify this with a simple online search.

A Message from President/CEO, Travis Markley

As a Credit Union founded by and for our members, we are always looking for ways to be better for our membership and our shared communities. This is a commitment that defines us and transcends circumstance.

One area where we firmly believe we can make a difference is Financial Wellness. We want to help members avoid the financial missteps we most commonly see. This year we have added resources to our website, as well as a mobile app, to help members of all ages learn to be smart money managers, and even earn rewards in doing so. You can find more details about these programs in this newsletter.

We have intentionally expanded our Financial Wellness program and are sharing our experiences and resources within our local schools. We are very proud to have made financial education courses available to the high schools and career centers in our service areas. Over the past six months, we've been thrilled by the response of teachers who are eager to bring additional financial education to their students.



We have already sponsored 680 students in seven schools. Recently, we were invited to speak to freshmen classes at Northeast Dubois High School through Zoom. In addition to the budgeting, credit card, and savings topics you might expect, we spoke to them about a superpower each one of them has. Time. We compared deposit growth rates with compound interest for someone retiring in 25 years to someone, like them, who might retire in about 50 years.

Their amounts grew much more rapidly, of course, thanks to compound interest and their superpower, which is in fact, time. For them, time will magnify the results of their financial decisions whether they are good or bad, and we want to help them be on the right side of those decisions.

We thank our educator partners for what they do each day to build financial wellness into the lives of our youth. We are happy to find a way to support their efforts and are optimistic about the yields over time from this most special of investments.

Financial Literacy Month

Celebrate Financial Literacy Month in April with free new resources at [hoosierhills.com/financial-wellness](https://www.hoosierhills.com/financial-wellness). No matter your age or where you are in your financial journey, you can find calculators, articles and even virtual coaches to help you build a plan based on your answers to interactive questions. Simulation courses make learning fun for kids as young as eight.

Resources for the whole family!



From our Financial Wellness Center, you can also find a link to download Zogo, a mobile app that gives you chances to earn gift cards just for learning! Members have earned several cards to places like Amazon, Walmart and Starbucks already!

You can find all of our wellness resources at [hoosierhills.com/financial-wellness](https://www.hoosierhills.com/financial-wellness). Happy Financial Literacy Month!

Totally FREE Checking.

Keep MORE of what's YOURS.

- ✓ No monthly service fee
- ✓ No minimum balance
- ✓ Virtual account opening
- ✓ Free Online and Mobile Banking
- ✓ Free CardValet Fraud Protection

APPLY NOW:
800.865.2612

NCUA Your savings federally insured up to \$250,000 by NCUA Equal Housing Lender

Keep More of What's Yours with Hoosier Hills Free Checking

At Hoosier Hills Credit Union, we don't just say free checking, we mean it, too!

Free Checking accounts from HHCU are totally free with no minimum balance requirement, no monthly service fees and no charge for statements.

Our Free Checking also allows you the convenience of Online and Mobile Banking, Mobile Deposit and Bill Pay. Plus, members have free access to CardValet card security, an app that puts fraud prevention in the palm of your hand! CardValet allows you to control when, where and how your cards are used from your mobile device.

Keep more of what's yours and add convenient security measures for all your cards!

Stephanie Parola Named Vice President of Credit Administration

Stephanie Parola recently joined HHCU as Vice President of Credit Administration. In her new role, she ensures that the Credit Administration department provides exceptional service to HHCU's commercial lending team, establishes and enforces policies and procedures, supports annual audits, and submits reports and data as requested. She holds a Bachelor's degree from the University of Southern Indiana with a double major in Accounting & Professional Services and Finance. She went on to complete her Master's of Business Administration degree from Western Governors University.



Kaci Minton Promoted to Licensed Insurance Agent at Hoosier Hills Insurance Agency

Kaci Minton has been promoted to Licensed Insurance Agent at the Paoli Annex for Hoosier Hills Insurance Agency. Minton enjoys helping members with their home, auto and life insurance needs while striving to find them the best rates possible. She is an active CASA (Court Appointed Special Advocates) of Orange County volunteer and finds her work as an advocate for children to be very rewarding. Kaci said, "Saving members money and making long-lasting relationships is what fuels me to do the best job possible each day."



Scott Mitchell, Erin Cook and Taylor DeVoy complete Orange County Leadership Program

Erin Cook, Mortgage Loan Support Supervisor; Scott Mitchell, Assistant Manager of the Valley Service Center; and Taylor DeVoy, Loan Officer, recently completed the 2020 Orange County Community Leadership Program. The 10-month initiative helps communities develop a new generation of local leaders. The HHCU staff's Capstone Project this year was to support the local food pantry to ensure the pantry was ready to serve over 100 families in the county.



Pictured is Steve Johnson, HHCU Vice President of Commercial Services and Board Member for Orange County Service Council, awarding Erin Cook her certificate of completion from the Orange County Leadership Program.



Pictured from left to right is Scott Mitchell receiving his certificate of completion from Tanya Hall, President of Orange County Service Council, and Taylor DeVoy receiving her certificate of completion from Steve Johnson.

Increased Fraud Protection for Members

HHCU has added enhanced fraud protection for your Online and Mobile Banking. We already have debit and credit card protections in place to help keep you protected. This new measure adds enhanced protection for wires and external transfers, places where many bad actors attempt to specialize.

If a transaction falls out of line with typical device, browser, geography, operating system and other individual trends, algorithms will flag the transaction for review to potentially help identify fraudulent attempts. Members will notice a pop-up notification alerting them that the transaction has been flagged for review.



As an organization, HHCU is committed to providing proactive prevention against fraud. However, the best of measures cannot replace you. Knowing the best ways to keep your information safe is the best fraud protection. For the latest tips on avoiding common scams, visit hoosierhills.com/fraud-center.

Follow Us on Social Media to Be Sure You're In the Know!



Pedal to the Metal



Rates as low as
2.49% APR

Low Rates and Speedy Fast Approvals! Rates as Low as 2.49%* APR!

Don't let this amazing opportunity from Hoosier Hills Credit Union pass you by. Put the pedal to the metal for a lower payment today! Rates are as low as 2.49% APR*, which is unheard of in recent years! Whether you want to purchase a new vehicle or refinance an existing vehicle loan from another financial institution – we've got you covered! HHCU offers flexible terms, up to 100% financing, a free CARFAX report with every loan, and our decisions are quick and locally made!

Check out [hoosierhills.com/pedal](https://www.hoosierhills.com/pedal) for more information. You can even apply online. It only takes a few minutes!

*Rates and terms are subject to change based on market conditions, borrower eligibility, collateral and amount borrowed. Promotion is available for auto/truck loans new to Hoosier Hills Credit Union, not for existing HHCU loans. Estimated monthly payment example: \$15,000 borrowed for 60 months at 2.485% APR = monthly payment of \$263.90. Offer is good through April 15, 2021 and is subject to change without notice.

2021 Annual Meeting

Hoosier Hills Credit Union will hold its 2021 Annual Meeting on Wednesday, May 19, at 6:00 p.m. at the Bedford Service Center lobby at 630 Lincoln Avenue, Bedford, IN.

The Board of Directors will appoint both Keith Wilkinson and Sally Gogel Fischer by acclamation.

Keith Wilkinson 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 will appoint April Glenn, Chad Helming and Tara Jenkins by acclamation.

April Glenn 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 appointed to serve a three-year term. He 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, has been appointed to serve a three-year term and has been a member of the Supervisory Committee since 2019.

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.



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.