



# Member Matter\$

July-September 2021

A Quarterly Publication by  
Hoosier Hills Credit Union



**Hoosier Hills**  
CREDIT UNION

Our newest location opened on June 1! Our Ellettsville Service Center is located at 3590 W. State Road 46 – at the corner of State Road 46 and Centennial Drive. We have an experienced, knowledgeable staff that's ready to serve in an advisory capacity and fulfill nearly every financial need a member may have. They can help our members discover the products and services that best fit their situation, help save them money and achieve any of their financial goals. We'd like to introduce our staff members in case you have not yet had the pleasure of meeting them.

**Scott Mitchell, VP Ellettsville Operations** - Scott brings 12 years of Ellettsville and Monroe County banking experience to his new role. Prior to accepting his new position, he was the Assistant Manager of our French Lick Service Center since 2019. Scott is very happy this location is now open to the public so he can meet new and existing HHCU members! When he is not working, he enjoys hiking, camping with his family and watching sports.

**Debbie Reynolds, VP Commercial Services** - Debbie is our VP of Commercial Services and specializes in commercial loan opportunities for members in Monroe, Owen and Lawrence Counties. She has spent most of her career serving the Monroe County area and is eager to continue serving a community she loves. She is an Ellettsville native and graduated from Edgewood High School.

**Kirstin Pemberton, Member Advisor** - Kirstin has been with HHCU since 2014, when she started her career as a Teller and went on to work in Collections and the Contact Center. She is thrilled to

## Meet the Ellettsville Service Center Team



Pictured from left to right are Ellettsville Service Team members Kirstin Pemberton, Matt Harding, Scott Mitchell, Elias Laborin, Stephanie Harris, Zach Lofton and Debbie Reynolds.

be working in the Ellettsville community, where she'll be able to make a positive impact.

**Matt Harding** - Matt joined HHCU as Mortgage Loan Officer at our new Ellettsville Service Center. Throughout his career, Matt specialized in building strong relationships with realtors and other referral partners by always being available to meet needs and think outside of the box to get a deal done in the best way possible. He is happy to be a part of the HHCU team, where he "always puts the members first to make sure they have the best product to suit their financial situation and goes the extra mile to ensure premier service."

**Stephanie Harris, Member Advisor** - Stephanie is a Bloomington native who graduated from Indiana University with a bachelor's degree in Hospitality, then decided to switch careers into banking in early 2020. Stephanie says she is, "very fortunate to get the

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## A Message from President/CEO, Travis Markley

It is no secret that we at Hoosier Hills Credit Union are excited about our future and continuing the tradition of being better for our members and communities. Our ability to positively impact the lives of our membership is on display every single day at Hoosier Hills, and we want to provide financial wellness tools and resources to as many



fellow Hoosiers as we possibly can. This leads to big ideas, big goals, and a lot of hard work.

The opening of our Ellettsville Service Center represents the latest accomplishment from these goals and hard work, and is a symbolic milestone proving that our passion and commitment to our field of membership doesn't stop regardless of the challenges we face. We also know that as times change, we too, must adapt and make it as easy as possible for our members to do business with Hoosier Hills, making financial wellness less stressful and significantly more achievable.

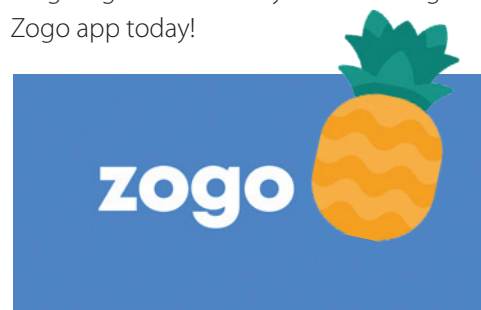
The Ellettsville Service Center offers a wide array of new technologies to complement our comprehensive portfolio of financial products, and

the world-class service Hoosier Hills is known for. We are offering Instant Issue debit cards, so new members or those needing a card replacement can walk out the door with an active debit card rather than waiting several days for their card to arrive. Members can also enjoy 24/7 service without stepping out of their car by using "Smart ATMs". These ATMs dispense bills of different denominations in addition to taking both cash and check deposits. We also have a brand-new Service Center design, offering a more personal approach to financial wellness conversations.

However, Ellettsville is just the beginning. As these offerings become a part of our service delivery fabric, we expect to retrofit our existing branches with many of the same functions and features so we can offer our entire membership the same great choices, allowing you, as a member, to choose how to do business with us. And we aren't stopping there. We have a lot of projects in the works that will continue to enhance our ability to provide great service and competitive products, as well as some exciting announcements regarding our philanthropic strategy and expanding our commitment to giving back to our communities...so stay tuned!

## Earn Rewards While you Learn!

Does getting paid to learn smart money management sound too good to be true? It's not! We have partnered with Zogo to make this a reality. Zogo is an interactive mobile app that makes it fun to learn how to achieve financial wellness. You can earn rewards including gift cards to Amazon, Starbucks, Walmart and more while you play. These are HHCU Member Benefits that keep on giving. Get started by downloading the Zogo app today!



**Scratch & Save**  
FOR A  
**CHANCE TO WIN**  
**UP TO A YEAR**  
**OF VEHICLE PAYMENTS FREE!**

Low rates, fast approvals, and your chance to win up to a YEAR of vehicle payments free! If you open a new HHCU qualifying vehicle loan or a new-to-HHCU refinanced qualifying vehicle loan during the sweepstakes period, you will automatically receive one HHCU Scratch-Off ticket. Prizes include a year of free vehicle payments, 1-month vehicle loan paid, \$100 toward your vehicle loan, and HHCU swag! Every ticket is a winner.

Not only are there great prizes, but we have great low rates to go with the fun! For official rules, please see [hoosierhills.com/scratch-and-save](https://hoosierhills.com/scratch-and-save). For details on vehicle loan special rates, visit [hoosierhills.com/rates](https://hoosierhills.com/rates). No purchase necessary.

## Meet the Ellettsville Service Center Team Continued from cover

opportunity to join the HHCU team and open the new Service Center in Ellettsville to help individuals find solutions to improve their lives and the overall community."

**Zach Lofton, Member Advisor** - Zach has been with HHCU since 2020, when he began as a Teller Intern after graduating from the University of Southern Indiana with a bachelor's degree. He loves to be attentive to every member concern and provide a solution to any problem a member may have.

**Elias Laborin, Member Advisor** - Elias is happy he is able to help the Ellettsville community with all of their banking needs. He loves educating members about credit and how to build it to better their financial lives. In Elias's free time, he enjoys watching and being involved in all things sports! He is very involved at his church in Bloomington and loves to play disc golf.



## Save on Back to School with HHCU's Low-Rate Visa!



Starting back to school is just around the corner, and with that comes a lot of expenses! Worry no more thanks to HHCU's low-rate Visa Credit Card. With interest rates that are approximately half that of the national average\*, a Visa Credit Card from HHCU can help you keep more of your own money! There's no balance transfer fee, no annual fee, no cash advance fee, and we make it easy to transfer your balances from other high-rate cards!

Start the school year off strong with no hassle, no regrets, and more money in your wallet!

\* [Hoosierhills.com/visa-credit-card/](https://www.hoosierhills.com/visa-credit-card/)

## Strong Financial Performance Highlights Annual Meeting

2020 was a year that did not go as planned. It was a year that taught many of us to be flexible, to think one step ahead and to find opportunity in crisis.

The Credit Union's Annual Meeting, which was conducted by teleconference on May 19, illustrated a strong 2020 performance.

Newly appointed CEO Travis Markley successfully finished his first year at the helm with impressive asset and capital growth. Our total assets grew to surpass the \$700 million threshold, demonstrating the strength of our Credit Union despite economic volatility.

At year-end in 2020, HHCU held total assets of \$709.6 million, an increase of 100.3 million or 16.5% for the year. During that same span, deposits grew by 20.1% to \$537.7 million, \$89.8 million above year-end 2019 total deposits.

Contributing to HHCU's 12.3% loan growth was the Mortgage Department's successful, record-breaking year. They helped members with \$100.3 million in new mortgage loans.

Election results were also announced for the HHCU Board of Directors and Supervisory Committee.

Keith Wilkinson was elected to continue as a member of the Board of Directors for another three-year term. Sally Gogel Fischer was elected as a member of the Board of Directors for a three-year term after filling a vacant seat in January 2020.

For the Supervisory Committee, April Glenn and Tara Jenkins were both elected to serve another three-year term. Chad Helming was elected to serve a three-year term after filling a vacant seat in January 2020.

## New to Our Mortgage Team

**Jaimi Deel-** Jaimi Deel has been promoted to Mortgage Loan Officer within the Mortgage Department and is located at the Tell City Service Center where she'll service both the Tell City and Spencer County area. She began her banking career at just 15 years old as a part-time teller and continued during her time in college at the University of Southern Indiana. Since being a Teller Supervisor with HHCU in 2015, she has gone on to work in Lending and now the Mortgage Department, where her passion lies. Jaimi said, "I love helping members get the home of their dreams while providing them with the best home financing options around."



**Kelly Tuell-** Kelly Tuell joined HHCU as Mortgage Loan Officer at our Jasper Service Center. He has a bachelor's degree in Marketing from Indiana University and has completed a multitude of Mortgage Guideline Training courses. Prior to coming to HHCU, Kelly was an Assistant Vice President Mortgage Loan Originator at Fifth Third Bank in New Albany, IN, where he was able to learn industry knowledge and experience in highly competitive markets. Kelly is an excellent collaborative communicator and cannot wait to, "help our members to the absolute best of my ability".



**Follow us on social media to be sure you're in the know!**



## Contact Center Hours Extended

As more members are choosing virtual methods of conducting their banking needs, our Contact Center has become the epicenter for member touchpoints. As a result, it became apparent that an extension of our Contact Center hours was necessary in order to better serve our members.



This additional availability for our members aligns extremely well with our mission to enhance service excellence and is providing more flexible scheduling options for our Contact Center staff. To accommodate the extended hours and prepare for future growth in this area, we have also hired another full-time Contact Center Representative/Loan Officer.

Current		New	
Monday - Thursday	8:00 a.m. – 4:30 p.m.	Monday - Thursday	8:00 a.m. – 5:30 p.m.
Friday	8:00 a.m. – 6:00 p.m.	Friday	8:00 a.m. – 6:00 p.m.
Saturday	None	Saturday	9:00 a.m. – 1:00 p.m.

## Local Service Centers

### BEDFORD

630 Lincoln Avenue  
812.279.6644

### BEDFORD WEST SIDE

Drive-Up and ATM only  
3311 Michael Avenue

### ELLETTSVILLE

3590 W State Road 46  
800.865.2612

### FRENCH LICK

8487 West College Street  
812.936.7800

### JASPER

3010 Newton Street  
812.481.2282

### MITCHELL

45 Teke Burton Drive  
812.849.6006

### OOLITIC

ATM only  
Corner of Hoosier and Main Street

### PAOLI

960 North Gospel Street  
812.723.4700

### 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](mailto:marketing@hoosierhills.com).



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

## Member Appreciation Days are Back for Fall 2021!



Hoosier Hills Credit Union's highly anticipated and popular tradition of celebrating our members with Member Appreciation Days is coming back this summer to a Service Center near you! Member Appreciation Days are a whole lot of fun that you don't want to miss! We will have drawings, HHCU giveaway items and a free lunch with grilled hotdogs, popcorn, chips, drinks and more. We will have a series of eight Member Appreciation Days located at each of our Service Center locations. We look forward to seeing you very soon! See below for the tentative schedule.

Date	Location	Time
August 6, 2021	Tell City	10 a.m. – 4 p.m. Central
August 13, 2021	Paoli	10 a.m. – 4 p.m. Eastern
August 20, 2021	Jasper	10 a.m. – 4 p.m. Eastern
August 27, 2021	Mitchell	10 a.m. – 4 p.m. Eastern
September 3, 2021	Spencer County	10 a.m. – 4 p.m. Eastern
September 17, 2021	Valley	10 a.m. – 4 p.m. Central
September 24, 2021	Ellettsville	10 a.m. – 4 p.m. Eastern
October 1, 2021	Bedford	10 a.m. – 4 p.m. Eastern