

Member Matter\$



Hoosier Hills
CREDIT UNION

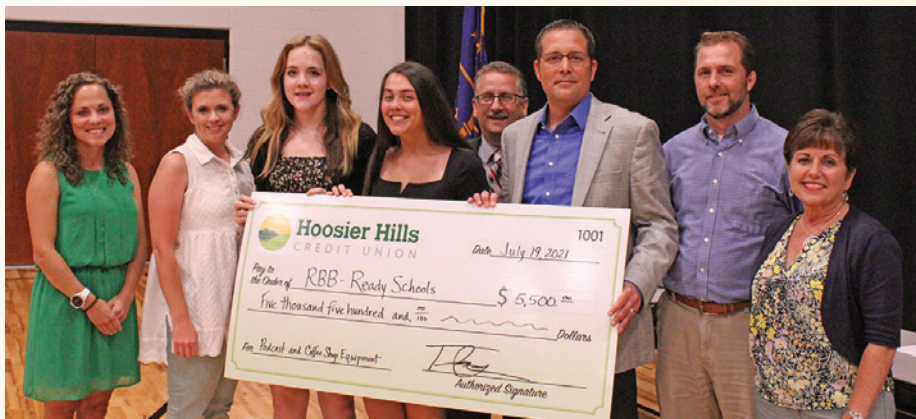


Richland-Bean Blossom Schools Receives \$5,500 from HHCU for Ready School Initiatives

HHCU was recognized at the July Richland-Bean Blossom School Board meeting for a donation of \$5,500 to RBB Schools to fund two initiatives being undertaken at Edgewood High School through the Ready Schools program.

Part of the donation went toward funding audio podcast equipment for the school. "The podcast equipment will be utilized by teachers and students in flexible ways within classrooms, the media center, and anywhere else students are learning," said Jaime Miller, Ready Schools Coach and Coordinator.

The second portion of HHCU's donation was used to purchase a refrigerator for the Mustang Coffee Corral, a new student-planned and student-run coffee shop. "HHCU is making an immediate impact in the Ellettsville and Richland-Bean Blossom community, where our newest Service Center is located," said HHCU President and CEO Travis Markley. "We highly value our connection with RBB Schools and look forward to continuing to partner with our communities and educators in creative ways."



Real-World Practice at Making Great Financial Decisions

What's the secret to being a smart money manager? We've partnered with Banzai, an interactive, award-winning financial wellness program, to help members of all ages discover the answer! Through Banzai, Hoosier Hills Credit Union offers financial information to members and school systems in our communities. Banzai exposes students, as well as adults, to lifelike financial scenarios such as

Banzai!

saving for a goal, dealing with setbacks, budgeting, buying a home and more. In a sim-like environment, you're able to make smart money decisions first-hand while having some fun along the way!

Banzai also provides virtual coaches that help you reach your financial goals, like getting out of debt. Your responses to questions help the virtual coach tailor an action plan to your specific situation. Additionally, you can take advantage of articles on financial topics such as building credit, managing debt, and planning for retirement, among others.

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A Message from President/CEO, Travis Markley

When it comes time for me to compose my column for the newsletter every quarter, I am filled with inspiration to write about the strength and stability of our organization, the wonderful plans we have for the future, and the passion we have for serving both our members and communities. I often talk about the appreciation we have for our members,



and I would like to dedicate this edition of my column to a specific group of members...our employees. At Hoosier Hills, each

one of our employees is also a member of the Credit Union. They use the same mobile/online banking platforms, have access to the same great products and services, and take genuine pride in delivering services as members, to our fellow members. And because they, too, own a share of the Credit Union and consume our own services, they are constantly striving to improve the service we deliver, the variety of services we offer, and the accessibility of those services to all we serve.

What continues to impress me the most, though, is their compassion, their empathy, and their patience. There is no doubt that recent history has been challenging, but our employees have not waived from their mission of helping our members, communities, and helping each other. I consistently see great teamwork and a true caring about one another on a personal level that is akin to an extended family. They are incredibly understanding individuals, and whether they are member-facing or back office, they collectively form the heart of our organization with the intent to help each member improve their financial lives.

It is extremely rewarding to work for Hoosier Hills Credit Union, our members, and our employees. Our employees make it easy to come to work every day and give my best, day in and day out. And while we undoubtedly appreciate all of our members, our employees also deserve recognition and appreciation for what they give back and the exceptional service they provide.

Thank you, Hoosier Hills Credit Union employees!



Use HHCU Credit and Debit Cards to Win Big During Holiday Payday!

With Holiday Payday, everyone who makes an HHCU debit or credit card purchase in November and December will be entered to win back their purchase amount, up to \$100! The minimum payout is \$25, so if you win with a small purchase, you get a bonus! One lucky winner will be selected each day. You don't have to do a thing to enter other than reach for your HHCU cards while shopping! If you don't have an HHCU debit or credit card, apply or get more information by visiting hoosierhills.com/holiday-payday, calling 800.865.2612 or visiting your nearest HHCU Service Center.

* Must be a member in good standing, 18 years of age or older. No purchase necessary to win. Membership and qualification standards apply. Visit hoosierhills.com/holiday-payday for complete rules.

Real-World Practice at Making Great Financial Decisions

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Since Banzai's inception, we have sent a total of 1,120 free financial workbooks to schools and helped 37 teachers coach their students to learn more about managing finances wisely. Even better, we have presented financial lessons in person and online in some of those classrooms. We love being able to invest in our youth.

The three program segments – website games and information, classroom materials and interaction, and virtual coaches – bring resources for all stages of financial wellness. For more information on Banzai and how to get started, visit our Financial Wellness Center at hoosierhills.com/financial-wellness.

HHCU Now Offers Solar Loans for all Your Solar Project Needs!

Are you ready to lower your home energy costs and make a positive impact on the environment along the way? HHCU is here to help! Investing in solar energy provides many benefits, including producing sustainable energy, saving on energy costs long-term, leaving a smaller carbon footprint, and becoming energy independent. We have competitive rates and flexible terms that fit your needs! Apply online or call 800.865.2612 for more information.



Your Possibilities are Through the Roof... with a Home Equity Line of Credit!

Do you have college expenses to pay? Or maybe you're dreaming of taking a family beach vacation you've always dreamed of! Whatever your reason may be, your wants and needs can become a reality thanks to HHCU's Home Equity Line of Credit!

Borrow money as you need it with a rate secured by your home. Your home's value is used as security to get the cash you need at a better rate than a personal loan or credit card! You can use a Home Equity Line of Credit to reduce your payments on higher interest debt, pay unexpected bills, improve your home and more! Your possibilities really are THROUGH THE ROOF!

• No annual fee • No closing costs • Competitive rates • Local service



Leadership News

Noah Browning Joins HHCU as Mortgage Loan Processing Manager

Noah Browning has recently joined Hoosier Hills Credit Union as Mortgage Loan Processing Manager within the Mortgage Department to better assist the growing needs in the communities HHCU serves.



Browning holds an associate's degree in Business Administration from Indiana Wesleyan University and has been in the mortgage industry for seven and a half years. He was ready to take the next step into a management position as his passion is to help teach, coach and lead others to see and achieve their true potential. He is the treasurer for the Lawrence County GOP, a Board Member for the Bedford Recreation Foundation, and enjoys being actively involved in the community.

HHCU Joins Pledge 1%

Hoosier Hills Credit Union is the first credit union ever to be a registered Pledge 1% organization. Pledge 1% is a global movement that encourages and empowers companies of all sizes around the world to donate 1% of their time, product, profit and/or equity to any charities or causes of their choosing.

HHCU has long been a giver to our communities. Leveraging the success and collective talents of our staff and the HHCU organization itself to make a lasting impact in our communities is one of the primary reasons why we exist today...so much so that it's part of our very mission: To be better for our members by making a positive difference in their lives and in the communities we serve. The Pledge 1% partnership helps us to focus our efforts and maintain a legacy of giving back.

As a Pledge 1% organization, HHCU has established an endowment fund with the community foundation in each of the counties where we have a Service Center. In doing so, the Credit Union can ensure that we are part of the solution to meeting community needs, both now and in the future. The funding of these endowments is a partnership between HHCU and our employees. Employees are also donating their time and talents to help charitable organizations throughout our communities accomplish their goals to assist those who need a helping hand. And, as always, Hoosier Hills will continue to give directly to numerous community organizations and events, particularly those associated with helping children and families thrive.

Credit Unions were founded on the principle of people helping people. Being a Pledge 1% organization will help us continue this rich heritage.



Identity Theft and How to Prevent It!

The best way to prevent identity theft is to stay informed, aware, and on top of your finances. By taking the proper precautions and acting quickly, you can help negate the impacts of attempted or successful identity theft.



Precautions

- Be very cautious about giving people—even friends—your information, since they might be less careful than you.
- Don't make theft easy. Choose unique PINs, and avoid using easily identifiable number combinations.
- Don't write PINs on cards or keep them in your wallet.
- Check your credit card bills carefully to be sure you authorized all of the charges.
- If you do lose your cards or codes, make sure you have a list of the relevant numbers in a secure place.
- Written or printed records or notes can be

found by anyone, so make sure you tear up receipts before you throw them away.

- CardValet is fraud prevention in the palm of your hand! CardValet is an app that gives you control over when, where and how your cards are used. You can restrict charges within a range of your location, set spending limits, usage alerts and more! For more information, please visit: hoosierhills.com/cardvalet

Internet Fraud

Scammers will often use the internet to steal your information. Before you enter payment or other sensitive information online, check for an SSL certificate by looking for a lock symbol (🔒) and "https" in the address bar. This means that the information on the site is encrypted and will be much safer.

Be careful of links that seem suspicious or odd, even if they were sent to you by a person or company you know. It's possible that their account was hacked or that a scammer is impersonating the company.

Telemarketing

How do you avoid illegal telemarketing schemes? First, try to deal only with companies you're familiar with or have done business with in the past.

If you are ever unsure of whether a call, text or email you receive is from Hoosier Hills Credit Union, you are always welcome to call us at our published phone number, 800.865.2612.

Interested in Serving on HHCU'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.



Local Service Centers

800.865.2612

BEDFORD

630 Lincoln Avenue

BEDFORD WEST SIDE

Drive-Up and ATM only
3311 Michael Avenue

ELLETTSVILLE

3590 W State Road 46

FRENCH LICK

8487 West College Street

JASPER

3010 Newton Street

MITCHELL

45 Teke Burton Drive

OOLITIC

ATM only
Corner of Hoosier and Main Street

PAOLI

960 North Gospel Street

SPENCER COUNTY

419 North Main Street
Chrisney

TELL CITY

923 Payne Street

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.