

Member Matter\$



Hoosier Hills
CREDIT UNION

HHCUC Awards \$10,000 to Local Charities through Ellettsville Donation Drive

HHCUC awarded \$10,000 to three local charitable organizations in Ellettsville, home to HHCUC's newest Service Center location. Charities selected were the Boys & Girls Club of Ellettsville, Pantry 279, and The Villages of Indiana/Ellettsville.

In August, Hoosier Hills launched the Better for Our Communities Ellettsville Donation Drive and pledged to donate \$10,000 to the three selected groups, with each organization's amount to be based proportionately on how much the community contributed to each entity on the HHCUC website during the donation period. With its donations, the Credit Union was able to more than triple the funds raised by each group's constituents.

Total donation amounts per organization were:

Pantry 279: \$2,810 community donations raised, plus HHCUC's contribution of \$8,900 to total \$11,710.

Boys & Girls Club of Ellettsville: \$245 community donations raised, plus HHCUC's contribution of \$770 to total \$1,015.

The Villages of Indiana (Ellettsville office): \$110 community donations raised, plus HHCUC's contribution of \$350 to total \$460.

"We are delighted to be an active member in the community and help with local needs that will provide an immediate impact," said Travis Markley, HHCUC President and CEO. "We appreciate our partnership with Pantry 279, the Boys & Girls Club, and The Villages to be able to raise funds for such great causes while also spreading awareness of the excellent work they do."



Goal-Based Savings Coming Soon!

We know your savings goals are important, but with everything you're juggling, keeping an eye on the ball isn't always easy. Luckily, there's a better way to save, and know how much you're saving. We're making it easier for you and your family to meet your goals through the ease and accuracy of digital banking. From household emergencies to vacations to retirement, Goal-Based Savings gives you the power to create, fund, and manage your savings objectives — online or on your mobile device. This new feature is an enhancement of our online and mobile banking services.

With a target date in mind, Goal-Based Savings lets you decide what you want to save for and helps you determine the best strategy to get there by calculating a recommended transfer amount and frequency that will set you up to succeed.

What's more, you'll be able to track your progress toward your savings goals in real time. And because things change, Goal-Based Savings lets you update your savings goals to reflect any changing needs.

To learn more, talk to a Member Service Representative or visit our website at hoosierhills.com/goal-savings today.

A Message from President/CEO, Travis Markley

As 2021 has come to an end and we shift focus to 2022, I begin to reflect on our historical reputation of giving back to our communities and our past philanthropic endeavors. I am incredibly proud to be part of an organization that has always taken our role as a member of the community to heart, and in 2021 we eliminated any doubt of how serious we take this responsibility by becoming the first credit union ever to join Pledge 1%. This pledge is a global movement that inspires, educates, and empowers every entrepreneur, company, and employee to be a force for good and commit to having a positive social impact through their business. Hoosier Hills joined over 12,000 other companies around the world that have committed to Pledge 1% of either their product, profit, equity, and/or staff time to charities and to their local communities. As a part of this pledge, HHCU has committed to giving back both 1% of our net profit and 1% of our employees' paid time through volunteer hours to our communities.

Although this was our first year in the formal Pledge 1% program, we managed to get out of the gate with incredible success. In this past year, HHCU established charitable endowments with the Community Foundations in Lawrence, Orange, Dubois, Monroe, Perry, and Spencer Counties, adeptly named the "Better for our Communities' Endowments." This will allow our Credit Union to contribute to

both the immediate and pressing needs of our communities, while ensuring we can give back in perpetuity. We have also been able to record more than 1,200 hours of community service, despite the pandemic limiting available opportunities. This is exponentially more hours than had been recorded in any previous year.

These efforts will continue in 2022 and beyond, and the Pledge 1% program will become further engrained into our fabric and our culture, keeping the mission of the Credit Union at heart. We will increase our community service hours and enhance our partnership with the Community Foundations to continue to be certain that our time, money, and resources are being used to help fulfill the greatest needs of our communities.

HHCU is proud to be a Pledge 1% organization and not only carry on the tradition of giving back, but put in a framework to guarantee a progressively generous and lasting legacy of caring and giving within our communities. We encourage other companies to take the pledge and leverage their business as a force for good!

To learn more about Pledge 1% and to take the pledge, visit www.pledge1percent.org, and look for our own HHCU Pledge 1% page on the Hoosier Hills website coming in 2022.



West Side Drive-Up Renovations Pave the Way for ATM Convenience!

Renovations were completed in December at our Bedford West Side facility, creating our new 24-hour Banking Center. We replaced the drive-up tube lanes and withdrawal-only ATM and installed Smart ATMs, utilizing the same technology already in place at our Ellettsville Service Center.



There are many benefits of using a Smart ATM. Here are just a few:

- Envelope-free Smart ATMs provide 24-hour access to check deposits, cash deposits and cash.
- Members are able to insert up to 80 checks at once with no envelope or deposit slip required or insert up to 80 bills at once for cash deposits.
- Cash withdrawals can be made to the dollar, rather than in multiples of \$10 or \$20.

HHCU employees were present on-site each day at the end of October/early November, available to help members learn the Smart ATMs. We have received positive feedback from our members. Carol Abel from Bedford said, "The new ATMs are wonderful! If you can use a cell phone, you can easily use these! This is a great way for progress as it saves manpower, reduces human error, and is more reliable and efficient! A great edition to Lawrence County!"

All West Side staff were retained within HHCU in more dynamic positions.

Zelle® Will Be Replacing People Pay to Make Transferring Money Easier!

A new year calls for new improvements! Zelle® will be coming in the first quarter of 2022, so be on the lookout for all of the details on this wonderful service coming soon! We'll be replacing our current online and mobile People Pay service with Zelle®.

With Zelle®, sending and receiving money has never been easier and quicker! Members will have the ability to send and receive money directly between almost any U.S. bank account within a few minutes. With just an email address or mobile phone number, you can quickly, safely and easily send and receive money with more people, regardless of where they bank!



Katherine Beauchamp Named a Bedford Young Professionals' 4 Under 40 Winner

Katherine Beauchamp, Senior Vice President of Human Resources for Hoosier Hills Credit Union, was recently named one of Bedford Young Professionals' 4 Under 40 award winners. She is among those selected in the third year of the awards program.

Katherine exemplifies characteristics of an exceptional young professional in her role at HHCU and everyday life. She currently serves as the "cultural officer" and has implemented new benefits such as the employee wellness plan, employee appreciation days and a community donation benefit called, "Wear to Care", to name a few. "She has preserved and advanced the Credit Union's status as a preferred employer throughout our entire service area. We're proud to have her as part of our team," said Travis Markley, HHCU President/CEO.

Katherine is a Bedford native, as well as an Indiana University graduate. She was elected and currently serves as a Trustee to the Indiana Credit Union League Consortium – a healthcare consortium for credit unions in Indiana. She is also active in the community as a member of the St. Vincent DePaul Catholic Church and the local Tri Kappa sorority.



Stephanie Harris Promoted to Commercial Relationship Manager at Hoosier Hills Credit Union

Stephanie Harris has been promoted at Hoosier Hills Credit Union to Commercial Relationship Manager, where she will serve members throughout the Credit Union's 40-county service area. Stephanie has worked at HHCU since March 2021, most recently having served as a Member Advisor at the Ellettsville Service Center.

A graduate of Indiana University, she holds a bachelor's degree in Communication & Culture with a minor in Business. Stephanie has spent her career in customer service-related roles that have facilitated her ability to understand the root of what people need and provide unique solutions to fit them. She is an outside the box thinker and is always looking for ways to improve herself and the work she does for HHCU members.

Stephanie resides in Bloomington with her husband, son and two dogs.



HHCU Employees Making a Difference!

Community service and charitable giving are at the core of our mission here at Hoosier Hills Credit Union. In fact, they're so important to us that we've gone to extra lengths to ensure that community engagement is a part of our 5-year Strategic Plan. Earlier this year, HHCU became the first credit union ever to register as a Pledge 1% organization.



HHCU employees helped build exterior walls for a home in Orleans, IN through Orange County Habitat for Humanity.

For more information on the Pledge 1% program and its inception at HHCU, read the article "A Message from President/CEO", Travis Markley. It's one thing to talk about giving being at the core of our mission, but seeing it lived out by our employees brings our giving to life.

HHCU employee Linda Cocchiarella helped unload trucks and stock shelves at the Community Care Center in Bedford, IN.



HHCU Scholarship Program Expands by Adding Perry Central High School



Investing in education is one of the ways we can directly give back to our members and communities. We have expanded our Scholarship Program to include another school, Perry Central High School, to bring our total number of scholarships to 15. 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.

We strive to be an organization that is not only in a community, but vibrantly a part of it by making a difference in the lives of others.



The HHCU Administrative Group helped clean up Beech Grove Cemetery in Bedford, IN

Don't let high interest take you for a ride!



Don't let high interest take you for a ride down a slippery slope! The initial savings you receive when you sign up for credit cards may be nice, but those brief savings are usually accompanied with much higher interest rates.

At HHCU, we make it easy to stop overpaying, and start saving! Start saving today when you transfer to an HHCU Visa® Credit Card 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.

Bryan Johnson was first appointed to the Supervisory Committee in January of 2018, and then appointed to a Board seat in June of 2019. He resides in Orleans, IN and is the owner of Riverview Farms in Orange County. He has his B.S. in Agriculture Economics and Farm Management from Purdue University and serves on boards both locally and on a state level. He has been nominated to serve another 3-year term.

Jay Brown was first appointed in 2018 to fill an empty seat on the Board, having briefly served on the Supervisory Committee prior to his appointment. He is a Bedford native and local small business owner. He received his B.S. in Mechanical Engineering from the University of Evansville and is a retired engineer at NSWC Crane. He has been nominated to serve another 3-year term.

The Supervisory Committee has announced their nomination for one open seat on the Committee.

Don Brandt has served as a Credit Union volunteer for 26 years. He resides in Bedford and has been an HHCU member since 1985. He graduated from Indiana State University with a B.S. in Industry Art Education and studied at General Motors Institute to receive a master's in Manufacturing Management. He has been nominated to serve another 3-year term.

If you are a Credit Union member, at least 21 years of age or older 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 to the Credit Union, along with the completed application form and a picture of yourself, by noon on Feb. 10, 2022. 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 13, 2022. **Election results will be announced at the Hoosier Hills Credit Union Annual Meeting on May 18, 2022. The meeting will be held in the HHCU Bedford Service Center lobby, 630 Lincoln Avenue, beginning at 6:00 p.m.**



Local Service Centers

800.865.2612

BEDFORD

630 Lincoln Avenue

BEDFORD WEST SIDE

24-Hour Banking Center

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

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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.