



Member Matter\$

April-June 2022

A Quarterly Publication by
Hoosier Hills Credit Union



Hoosier Hills
CREDIT UNION

Zelle® - The Safe, Easy and Fast Way to Send Money

Zelle® replaces People Pay as the hassle-free way to send or receive money with friends and family...anybody you know and trust. It's easy to get started: Sign on to mobile/online banking. Navigate to the Send Money with Zelle® tab; Enter your information and select Send Money with Zelle®; Accept terms and conditions; Choose the account you want to use; Review and start sending money.

Notify contacts and ask them to enroll in Zelle® before you send them money to help them get your payment more quickly. Go to Zellepay.com to see a full list of participating banks and credit unions; even if your recipient's bank is not on the list, don't worry. Your recipient can still use Zelle® by downloading the Zelle® app for Android and iOS.

If you receive People Pay payments, ask the sender to use Zelle® instead. If their bank does not offer Zelle® they can easily enroll in the Zelle® app (by going to the App Store or GooglePlay) with a U.S.-based VISA® or Mastercard® debit card. Still have questions? Call our Contact Center at 800.865.2612.



zelle

THIS IS HOW MONEY MOVES®

Pledge 1% Effort Brought Holiday Cheer to Hoosiers



Kelsi Terry, HHCU Collector. Samantha Nordhoff, HHCU Vice President Collections. Both were Salvation Army volunteers.

HHCU loss mitigation specialist Debbie Hackett knows firsthand that big things sometimes have small beginnings... oaks grow from tiny acorns.

Her Holiday Pledge 1% efforts with the Salvation Army in December snowballed into dozens of HHCU staffers joining her to raise funds for Christmas cheer for others. The Salvation Army provides services and groceries, meals, help with utility bills and gifts in 52 counties.

In all, 25 HHCU staff members rang the Kettle Bell. HHCU staff also participated in the Angel Tree, where children's names are picked from a tree and volunteers buy gifts. Thanks to HHCU staff, 31 children received Angel Tree gifts. The best part of all? Big oaks can get even bigger. "Almost everyone will be participating next year," Hackett said.

A Message from President/CEO, Travis Markley

HHCU knows that our members have choices when it comes to selecting their primary financial institution. When the time comes to open that new checking account or take out your next loan, we know you want an institution you can trust. One that treats you like a real person, and one that has your best interest and financial wellness at heart.

We take this mission extremely seriously. So seriously in fact, that our entire organization spends time comparing HHCU to the other options in the market. We want to ensure we are always offering best-in-class financial tools, all with the exceptional service you've come to expect from your credit union.

We are also consistently compared and ranked by independent third parties, and I am proud to report that in a recent national review by Raddon of their clients, we were given top honors as a premier Credit Union in the nation. Our No. 1 ranking from Raddon, a provider of innovative research, analysis, and strategic guidance to financial institutions, reflected

the high percentage of households in our market that have a business relationship with HHCU.

Raddon honored HHCU with its Crystal Performance Award, one of just 11 given out to North American Credit Unions that have less than \$1 billion

in assets. Raddon ranked your HHCU in the top 98th percentile in Loan Balances per Household and 99th percentile in Held Mortgages per household.

We notched a 92nd percentile of

ranking for overall effectiveness among other Raddon clients. Our Commercial Relationship scores were outstanding, too, as HHCU ranked above the 90th percentile in number of households with a business loan.

This is a moment we should all be proud of and validates that we are fulfilling our mission to improve the financial lives of our membership.

These rankings are proof that our employees, our exceptional service, and our loyal members are truly beyond comparison!



We can save you money.

That's not just bold talk.

We can prove it!

Take the Lowest Payment Challenge and see if your payments can be lowered for your credit cards, auto loans and home mortgage. An HHCU member recently came to us and asked about the Lowest Payment Challenge. Our service center expert refinanced loans from other financial institutions and found ways to save the member \$1,232 a month in lower payments. That's a remarkable \$14,785 in savings projected for 2022...and for every year thereafter for years and years to come!



This member can sleep well again, too, knowing that household finances are in order. With our low fees and great interest rates for mortgages, credit cards and vehicle loans, we can help you bring your debt and credit under control! Start saving now. Take the Lowest Payment Challenge – whether online at HoosierHills.com, with a phone call to 812.279.6644 or an in-person visit to a HHCU Service Center.

2 Ways to be Rewarded for Your Auto Loan

Scan me!



Could you be paying less for your current vehicle loan? Whether you want a shiny new vehicle or to refinance your current one – we've got you covered! Vehicles include autos, trucks, boats, RVs and motorcycles!

When you bring your vehicle loan to HHCU from another financial institution, you'll get 1% of your loan amount back in cash – no strings attached!

Or, if you open a NEW HHCU qualifying vehicle loan – you'll automatically be entered into a monthly drawing of 25 prizes, with the grand prize being \$1,000 cash!

For official rules and details, see hoosierhills.com/vehiclepromo

Full-Service Personal Banking
Without the Fees
Fast, Easy and Friendly

Hoosierhills.com

New Team Members

Diana L. Schrader, Diana L. Schrader, a Seymour native and resident, joins HHCU as Senior Vice President Mortgage Services. A graduate of Concordia University in River Forest, IL, where she received a Bachelor of Arts degree in education, Schrader plans to grow relationships with realtors and referral partners, two pillars of mortgage services. Her career includes financial experience at banks in Wisconsin and Seymour with mortgages and lending a career focus. Schrader will be based in Bedford. She is learning to be a pilot and one outside interest is to breed, train and show American Saddlebred horses.



Lori Livingston has joined HHCU as Vice President of Mitchell Operations. Prior to joining HHCU, Livingston, a Mitchell native and graduate of Mitchell High School, had a two-decade career in Indiana banking. She was the branch office manager in Mitchell at Bloom Bank and is experienced in all levels of consumer lending and community banking. She has a hands-on approach to service: "I love helping others achieve their goals... whether that is the financial goals of our members or assisting employees grow in their current roles or achieve other career goals."



Amanda Parker, whose career at HHCU began as a part-time teller, has been named Vice President Accounting Transformation Leader. Parker is a Brownstown native and lives just outside Bedford. The mother of two teenage sons, she is a graduate of Oakland City University, where she received a Bachelor of Science in accounting and business management and a minor in marketing. Her goal is to grow membership and encourage career development among her team members.



Chet Moore has been named HHCU Vice President of Accounting – a shift from his previous position at Indiana University Bloomington athletics/business operations and finances. Moore has solid experience in managing finances and accounting processes for large organizations and plans to help HHCU grow. He holds a Bachelor of Arts degree in Finance from Indiana University Southeast and a Master's degree in Administration from Indiana University. His vision for HHCU is an exciting one: to refine HHCU member-facing technology and improve accounting processes.



Joey Tempel joins HHCU as Vice President of Agri-Business Lending and will serve the growing needs of farmers in southern Indiana, focusing on Spencer and Perry counties, as well as clients involved in agriculture in northern Kentucky. Tempel, a Tennyson resident and graduate of Heritage Hills High School, earned a bachelor's degree in Agribusiness Management from Purdue. He will be based at the Spencer County Service Center, Chrisney.



We Wear It Well

HHCU employees can share in this honor: The 'Wear to Care' initiative, which enables employees to deduct donations from their pay for the opportunity to wear jeans on some Fridays, led to a record amount of HHCU donations to charitable community causes in 2021.

The Wear to Care tally was \$13,260 from employees. Another \$16,740 was raised from a matching donation from HHCU for a total of \$30,000 dedicated by staff and HHCU to help organizations, individuals, and families.



To ensure a continuing impact, a 'Hoosier Hills Credit Union Better for our Communities Endowment' was established in Monroe, Lawrence, Orange, Dubois, Spencer, and Perry counties to further our mission of making a positive difference in the lives of members in the communities we serve, said Katherine S. Beauchamp, HHCU Senior Vice President Resources and Talent Management.

"These endowments will live on for years to come," she said.

Annual Meeting of HHCU Stays Virtual for 2022

Members of the Hoosier Hills Credit Union are invited to the annual meeting at May 18 at 6 p.m.

In an abundance of caution, this year's meeting will again be virtual. Members are encouraged to access the virtual meeting with this link:

<https://us02web.zoom.us/j/85172685460?pwd=MVJhcGRsbVozZlMrQmdjNG12ckg0Zz09>

Travis Markley, Chief Executive Officer, detailed to staff recently that 2021 was an impressive year for HHCU:

Record member growth of 5.8%, more than any other year in our history; doubling our Pledge 1% Net Income giveback goal, giving back more than \$100,000 to our communities; and achieving record Net Income, eclipsing the \$5 million mark for the first time.



Let's Shop For Your Insurance Needs

Because the Hoosier Hills Insurance Agency is an independent agency and insurance arm of HHCU, we can shop multiple A-Rated insurers to find the best value for your



insurance needs. We compare rates and coverage from nationally recognized

companies like: Celina, Western Reserve Group, American Strategic Insurance, Progressive, Safeco and Auto-Owners. Their "A (excellent) rating" is determined by A.M. Best, an independent ratings organization for the insurance industry.

The savings will not stop once you sign up for policies with our Hoosier Hills Insurance Agency, either. You will have a dedicated staff member looking out for your needs. That means an annual review of policies to see if better options have become available. It's automatic, so you don't have to do a thing.

When we find something better, we'll contact you to pass along the additional savings. And that applies to all our insurance options: property and casualty for vehicles, homeowners, and any rental units you may own; business insurance for retailers, service companies, farms, contractors or manufacturers; life and disability insurance, whether individual or group life policies. Call for your free quote: 877.279.4411.

Mortgages For Housing Make Great Communities Even Better

Every survey conducted by the Bloomington-based Regional Opportunity Initiative (ROI) of southern and central Indiana residents found a common issue - lack of housing. The next generation of Hoosier homeowners in the region will need hundreds of houses built or renovated by 2029. Huntingburg alone needs 343 new homes. Jasper needs 844 homes to satisfy demand. Villages and hamlets in rural communities need housing, too.

Your Hoosier Hills Credit Union stands ready to do our part. In 2020 and again in 2021, we had record-setting years for mortgages. Here's why:

Competitive rates, local decision making, and innovation. We know mortgages are a life-changing strategy to build equity - whether a traditional Home Loan, Greater Option (GO) Home Loan, Construction Loan, Land Loan, Fixed Home Equity Loan or Home Equity Line of Credit.



ROI found another commonplace challenge: aging infrastructure. Septic systems requiring expensive repairs can lead to an abandoned house, as repairs may "take what might have been an affordable house out of price range for many workers," ROI found.

Flexibility is critical, which is why HHCU developed the Greater Option (GO) Home loan. It requires a down payment as low as 3% and enables a wider range of credit scores - critical for young families. Private Mortgage Insurance is not required, as we strive to make homeownership available and affordable for all HHCU members.

ROI found new housing should not be the only choice for would-be Hoosier homeowners. Some communities are ideally suited for rehab housing, ROI found: "Bedford has an older housing stock that is still within price points to make 'flipping' financially feasible... a supply that offers good, affordable and move-in ready housing."

Get in touch with us! Call 812-279-6644 and ask for the Mortgage Department. Find out why thousands of homebuyers made HHCU their first choice for home mortgages.

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.