

Welcome to Your

# Hoosier Hills Credit Union Membership

We're so glad you're joining the family!



**Hoosier Hills**  
CREDIT UNION

Account Transition Guide

# Welcome to Hoosier Hills Credit Union!

We are thrilled to be taking the final steps to transition Dearborn County Federal Credit Union members to Hoosier Hills Credit Union and welcome you as an important and valued member-owner!

With this conversion comes several exciting changes, and we want to make sure you are well-informed and confident about your accounts through every step of this process. We appreciate the trust you have placed in us and are excited to show you how much we appreciate your membership. Once you understand all Hoosier Hills has to offer, we are sure you'll agree, we take our mission of making a positive difference in our members' lives and communities very seriously. It's at the heart of everything we do, and we can't wait to get to know you.

This brochure will serve as your guide throughout your transition process and beyond. Inside you will find:

- important information and dates
- how your accounts are transitioning
- who to contact for questions and where to find up-to-date information
- step-by-step instructions for first-time access to our online and mobile banking platform
- our mission

Our team is here and ready to help should you have questions or concerns at anytime throughout this entire process. We are committed to making this transition as smooth as possible, so you can see how easy it is to love Hoosier Hills Credit Union as much as we do!

Again, welcome!



Travis Markley  
President and CEO



## Dates to Know:

To make your transition from Dearborn County Federal Credit Union to Hoosier Hills Credit Union as seamless and simple as possible, below you will find a list of significant dates - and an overview of what you can expect - during the technical conversion process. Please make note of this information and plan as needed to prevent unnecessary disruptions to your banking during this time.

**As our technical conversion progresses, dates, times, and details may vary, as all dates are tentative and subject to change based on regulatory approval and closing conditions.**

**! NOTE: Your DCFCU debit card will remain active and usable throughout the entire transition process.**

### MONDAY, OCTOBER 31

- OCT 31** • 6:00am - The Dearborn County Federal Credit Union **ATM** will be unavailable as we prepare to install your new Hoosier Hills Smart ATM. If you need to access funds before your new HHCU Smart ATM is available on November 2, know that **foreign fees incurred from using a non-affiliated ATM will be refunded to your account.**
- 12:00pm - To facilitate the merger process, the DCFCU Service Center will close and the DCFCU online bill pay will no longer be available. All Dearborn County Federal Credit Union accounts, products, services, and online banking will begin technical conversion to Hoosier Hills Credit Union.
- Questions? Contact the Lawrenceburg Service Center at 812.537.8153, the Hoosier Hills Contact Center at 800.865.2612, or email [info@hoosierhills.com](mailto:info@hoosierhills.com).

### TUESDAY, NOVEMBER 1

- NOV 1** • The Lawrenceburg Service Center will continue to be closed as technical conversion continues and accounts are reconciled, prepped, tested and verified secure.
- Questions? Contact the Lawrenceburg Service Center at 812.537.8153, the Hoosier Hills Contact Center at 800.865.2612, or email [info@hoosierhills.com](mailto:info@hoosierhills.com).

### WEDNESDAY, NOVEMBER 2

- NOV 2** • Welcome to Hoosier Hills Credit Union!
- Dearborn County Federal Credit Union will open with standard operating hours as your new Hoosier Hills Credit Union Lawrenceburg Service Center!
- Your new Hoosier Hills Smart ATM will be available and accessible using your existing DCFCU debit card.
- Hoosier Hills online and mobile banking will be available to you; all account information will be updated and available. Step-by-step instructions for establishing a username and password can be found later in this brochure.

**Online Transition Guide: [www.hoosierhills.com/dearbornmerger](http://www.hoosierhills.com/dearbornmerger)**

Visit us online for the most current merger information and to view a pdf of this account transition brochure and the conversion schedule.



# Account Transition Information

## Start Here!

Find the name of your existing DCFCU account in the left-hand column below and your **NEW** Hoosier Hills account to the right, along with details of the new and improved features it provides.



## Personal Accounts

DCFCU	HFCU	Minimum to Open/ Minimum to Keep Open	Minimum to Earn Interest	APY*	Online/Mobile Banking and Mobile Deposit Functionality	Excessive Withdrawal Fee
Regular Savings	Regular Savings	\$5	\$0	0.10%	Yes	\$0
Draft Account	Regular Checking	\$0	\$1,000	0.05%	Yes	\$0
Christmas Club	Christmas Club	\$0	\$0.01	0.10%	No mobile check deposit	Annual withdrawal Oct. 1
Vacation Club	Vacation Club	\$0	\$0.01	0.10%	No mobile check deposit	Annual withdrawal May 1
Kids Club	Club Account	\$0	\$0	0.10%	No mobile check deposit	\$0
Funds Manager						
Special Account						
Roth, Traditional or Educational Savings Account	IRA (Roth or Traditional) or Educational Money Market	\$0/\$50	\$2,500	Tiered beginning at 0.25%	No mobile check deposit	N/A
C-Certificate	Certificate	\$500/\$500	\$500	Varies; terms ranging from 3-60 months	No mobile check deposit	N/A

\*APY = Annual Percentage Yield. All rates listed are subject to change. Fees may reduce earnings. Early withdrawal penalties may apply for Certificates. Early closure fees will apply to Christmas and Vacation accounts. Minimum to earn interest is based on average daily balance.



### Did you know?

You can open a variety of new accounts online at [hoosierhills.com](http://hoosierhills.com).



### QUESTIONS?

For the most up-to-date information about the merger and any changes, please visit [hoosierhills.com/dearbornmerger](http://hoosierhills.com/dearbornmerger).



# General Information:

Below is an overview of the conversion process as it relates to the topics you care about most.

## Name

The name "Dearborn County Federal Credit Union" will change to "Hoosier Hills Credit Union" on November 1, 2022.

## Member and Account Numbers

# You will receive a new Hoosier Hills Credit Union member number, as well as new checking, CD, money market, savings, and/or loan account numbers. **Your account transition information, including new member and account numbers, are included in this mailing.**

## Routing Number

 The DCFCU routing number will change to the Hoosier Hills Credit Union routing number, which is **283977633**. Your existing DCFCU routing number will continue to function until February 1, 2023 to ensure no disruption to your current payment and deposit transactions.

Beginning November 2, please update all payment and deposit activities connected to your checking and savings accounts with this new routing number and your new account number(s).

## Account Types and Classifications

 Your existing DCFCU deposit account(s) will be transferred to Hoosier Hills account(s) most closely resembling the features and benefits of your existing account(s). Those changes are detailed on the previous pages in this brochure. To view all our products, please visit [hoosierhills.com](http://hoosierhills.com). If you determine a different account is more appropriate for you, visit the Lawrenceburg Service Center or call 800.865.2612 to change your account type after November 2.

## Debit Cards

 Your existing debit card will function without interruption until your new Hoosier Hills Credit Union debit card arrives in early 2023. More information outlining the receipt of your new Hoosier Hills Credit Union debit card will be shared in the coming months.

## Checks

 Your existing DCFCU checks will continue to be accepted and will clear until February 1, 2023. To help facilitate the replacement of your DCFCU checks, Hoosier Hills will mail a FREE box of checks featuring the new HHCU routing number and your new account number for every checking account you have. There is no action required on your end as the check order will be automatically made on your behalf. Expect your new checks to arrive in late October/early November. Be sure to update your automatic check payments with your new Hoosier Hills routing and account numbers.

## Online/Mobile Banking

 On November 2, your online banking will transition to the Hoosier Hills online and mobile platforms which are available free of charge. You will access your account by logging into [hoosierhills.com](http://hoosierhills.com) from any updated browser, or by using supported versions of the HHCU mobile application, which can be downloaded from your mobile device app store. Online banking allows mobile check deposit, Zelle®, bill pay, account-to-account transfers, and much more, free of charge. (Subject to the terms and conditions for those services.) Later in this brochure we outline simple step-by-step instructions to guide you through your first-time logging in to this platform.

## Direct Deposit and Automatic Withdrawals

 While your automatic transfers and deposits will post to your account without interruption using your existing DCFCU routing number and account number(s) until February 1, 2023, we recommend you give your new HHCU routing number (283977633) and account number(s) to any person or company who automatically debits or credits your checking or savings account immediately following the merger on November 1. For help, visit [hoosierhills.com/bank-with-hhcu](http://hoosierhills.com/bank-with-hhcu) to download our automatic deposit, automatic payment and account closing forms.

## Bill Pay

 If you are a DCFCU bill pay user, once you have enrolled in online banking contact the HHCU Contact Center at 800.865.2612 for assistance relinking your current payees and prior payment history to your new HHCU online banking account.

Due to the November 1 conversion date, payments scheduled to occur November 1 should be rescheduled to occur by the end of October to avoid payment disruption. After conversion, all bills regularly scheduled to be paid on the first of the month can resume a normal payment schedule.

## Monthly Statements

 Following conversion, you will receive a final DCFCU statement displaying your accounts, balances, transactions, and interest paid through October 31. Your monthly HHCU statements will begin in November. You will receive paper statements until you register for online/mobile banking, where you can select eStatements. After logging into online/mobile banking, go to Menu > Activity > eDocuments. Select "I agree" to the disclosure, create a user profile, select "Electronic Statements", and click Save.

## ATM Access

 ATM access will continue in the current location and the machine will be upgraded to a "Smart ATM" allowing account inquiries, check deposits, cash deposits and withdrawals (to your specification in \$1.00 increments). To increase member ease and accessibility, we plan to provide additional ATM locations in the future and will continue to participate in the MoneyPass network of ATMs. Hoosier Hills Credit Union is also part of the Alliance One Network which provides access to surcharge-free ATMs all around the United States. Locations for Alliance One ATMs can be found at [allianceone.coop](http://allianceone.coop).

## Service Center Locations

 You may continue to use the Lawrenceburg location, plus 8 additional Indiana Hoosier Hills Service Centers in Bedford, Chrisney, Ellettsville, French Lick, Jasper, Mitchell, Paoli, and Tell City, beginning November 2. Don't forget about our online banking and mobile banking options which are available 24/7/365!

## DCFCU Loan Conversion and Payments

 Your current Dearborn County Federal Credit Union consumer loan terms and agreements will not change. Effective November 2, 2022, begin to make Dearborn County Federal Credit Union loan payments to Hoosier Hills Credit Union.

Upon system conversion, all your current Dearborn County Federal Credit Union loans will appear in your new Hoosier Hills online account and mobile banking app, where you can manually pay and schedule your current payments. This includes all DCFCU consumer loan products.

If mailing your loan payments, please use the following address:  
**Hoosier Hills Credit Union**, 630 Lincoln Avenue, Bedford, IN 47421

## Questions

 Please feel free to contact Dearborn County Federal Credit Union, stop by the Service Center, call Hoosier Hills at 800.865.2612, or email [info@hoosierhills.com](mailto:info@hoosierhills.com) with any questions. We also encourage you to check our website for conversion information and updates at [hoosierhills.com/dearbornmerger](http://hoosierhills.com/dearbornmerger).

# Online and Mobile Banking: Establishing a Username and Password

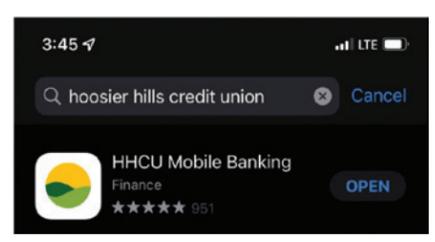
Follow the step-by-step instructions below to establish a username and password when logging onto the Hoosier Hills online banking platform or the Hoosier Hills Mobile App. You can create your profile by using either our website (hoosierhills.com) via computer, or by using our Hoosier Hills Mobile App via any mobile device.

## Step 1:

If logging onto online banking via computer, use any updated browser to visit our website at hoosierhills.com. Select the green **Login** button found in the top-right corner of your screen.

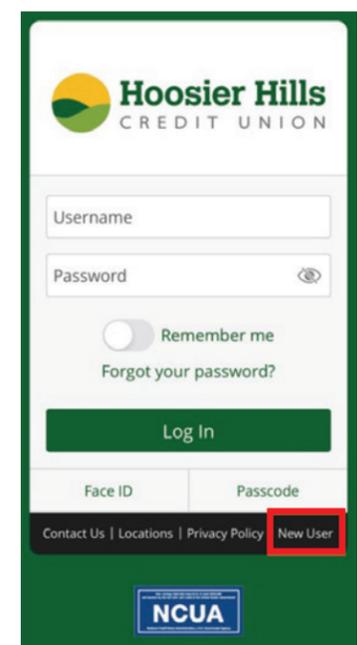
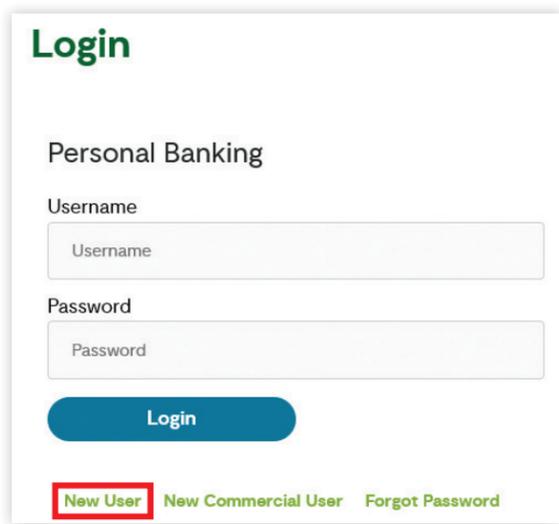


If logging onto mobile banking, download the Hoosier Hills Mobile Banking App from your mobile device app store, and follow the instructions below.



## Step 2:

Choose **New User** on either the online or mobile platform interface.



## Step 3:

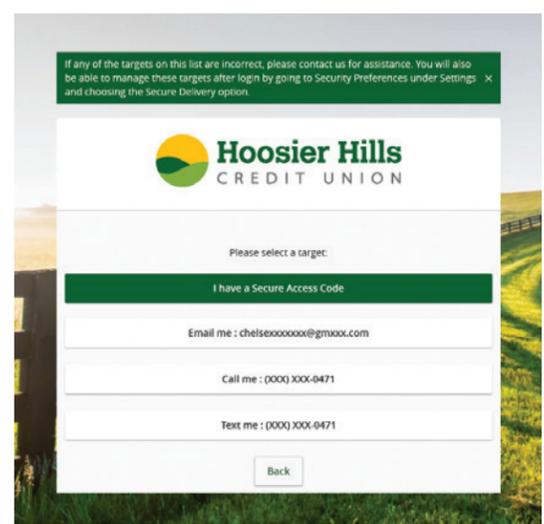
Complete the requested information and click continue. The information you enter as "Requested Login ID" will serve as your username.

If your requested Login ID is available, you will see a "Congratulations!" message on your screen. Click Continue.



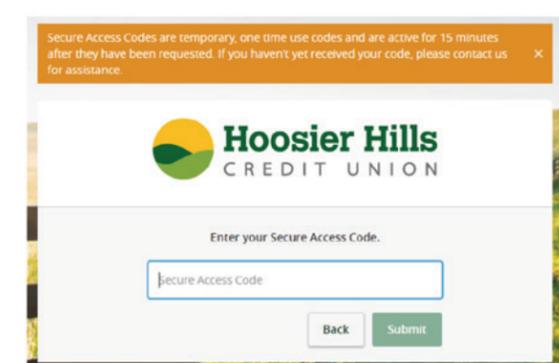
## Step 4:

You will be prompted to select a method for receiving a Secure Access Code, which can be received by email, phone call or text, based on the account information we have on file.



## Step 5:

Enter the Secure Access Code you received through either email, phone call or text.



## Step 6:

Once your identity has been verified, choose a password for your account.

After you have chosen your new password, you will be prompted to review and accept our First-Time User Agreement and will be given the opportunity to register your device.

If you are using a personal device, you may register it, which will allow you to skip Secure Access Code authentication in the future. **If you are using a public device, or one accessed by other users, for the security of your account, do not register your device.**

Need additional help? Email us at info@hoosierhills.com or call 800.865.2612.



# Mobile Banking Convenience



**HHCU Mobile Banking App**  
Check balances, transfer/deposit funds, access Zelle® and pay bills



**CardValet**  
Control how, when and where your credit and debit cards are used



**Alliance One Locator App**  
Locate more than 5,000 ATMs you can use nationwide without fees



**Apple Pay**  
Compatible with HHCU credit cards\*  
\*Apple Pay is a registered trademark of Apple Inc.

# Phone Teller

Don't want to bank online? Phone Teller provides access to your credit union account and loans 24-hours a day, 7 days a week from the convenience of your phone.

## How to use Phone Teller

- 1) Call the HHCU Phone Teller Number 1.800.865.2612 or 812.279.6644.
- 2) Press 2 after the auto attendant has acknowledged the call.
- 3) Enter your member number, followed by the # sign.
- 4) Enter your 4-digit Phone Teller PIN or the last 4 digits of the primary account holder's Social Security number. Press # after your entry.
- 5) Follow the menu prompts to make your selection.

## Phone Teller Menu Codes

### Balances & Recent Activity

*Checking & Savings Balances Play Automatically*

Money Market Balance .....	1-1-3
Other Account Balance.....	1-1-3
Deposits.....	1-2-1
Withdrawals .....	1-2-2
List of Cleared Checks.....	1-3-1
Specific Cleared Check.....	1-3-2

### Transfers

Savings to Checking .....	2-2-1
Checking to Savings .....	2-2-2
Account to Account .....	2-2-5
Cross Member .....	2-3-1
<i>to Your Account</i>	
Cross Member .....	2-3-2
<i>from Your Account</i>	

### Loans

Loan Balance .....	1-4-1
<i>If you also have a checking account</i>	
Loan Balance .....	1-3-1
<i>If you do not have a checking account</i>	
Payment from Checking .....	2-1-2
Payment from Savings.....	2-1-1
Payment from Other Account.....	2-1-3
Other .....	2-1-4

### Other

Call Center Representative .....	0
Lost/Stolen Debit Card.....	0
<i>During Regular Business Hours</i>	
<i>After Regular Business Hours call 800.472.3272</i>	
Change PIN.....	3-2
Previous Menu.....	*

# Our Mission

Our mission is to be better for our members by making a positive difference in their lives and in the communities we serve.

Since our humble beginnings in Bedford, Indiana nearly 53 years ago, our focus on members, their communities, our employees and financial wellness have enabled our growth to more than \$800,000,000 in assets, with over 33,000 members in 40 southern Indiana and northern Kentucky counties.

Hoosier Hills Credit Union has always felt strongly about participating in and contributing to the communities we serve. In fact, in 2021 we became the first credit union to join the Pledge 1% program in a philanthropic effort to inspire each other and our peers to support nonprofit organizations in our communities.

Our belief is that by offering solid products, working hard, earning your trust and offering excellent service to our members and their communities, we can raise the bar of financial wellness for all stakeholders, charge lower fees and provide better rates.

Welcome to the Hoosier Hills Credit Union family! We are honored to have you, can't wait to meet you, and look forward to proudly serving you. Soon you will experience why Hoosier Hills truly is...

## Better Service. Better Banking. Better for You!



# Multiple Locations to Serve You

## 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



## LAWRENCEBURG

600 Wilson Creek Road

## MITCHELL

45 Teke Burton Drive

## OOLITIC

ATM only

Corner of Hoosier and Main Street

## PAOLI

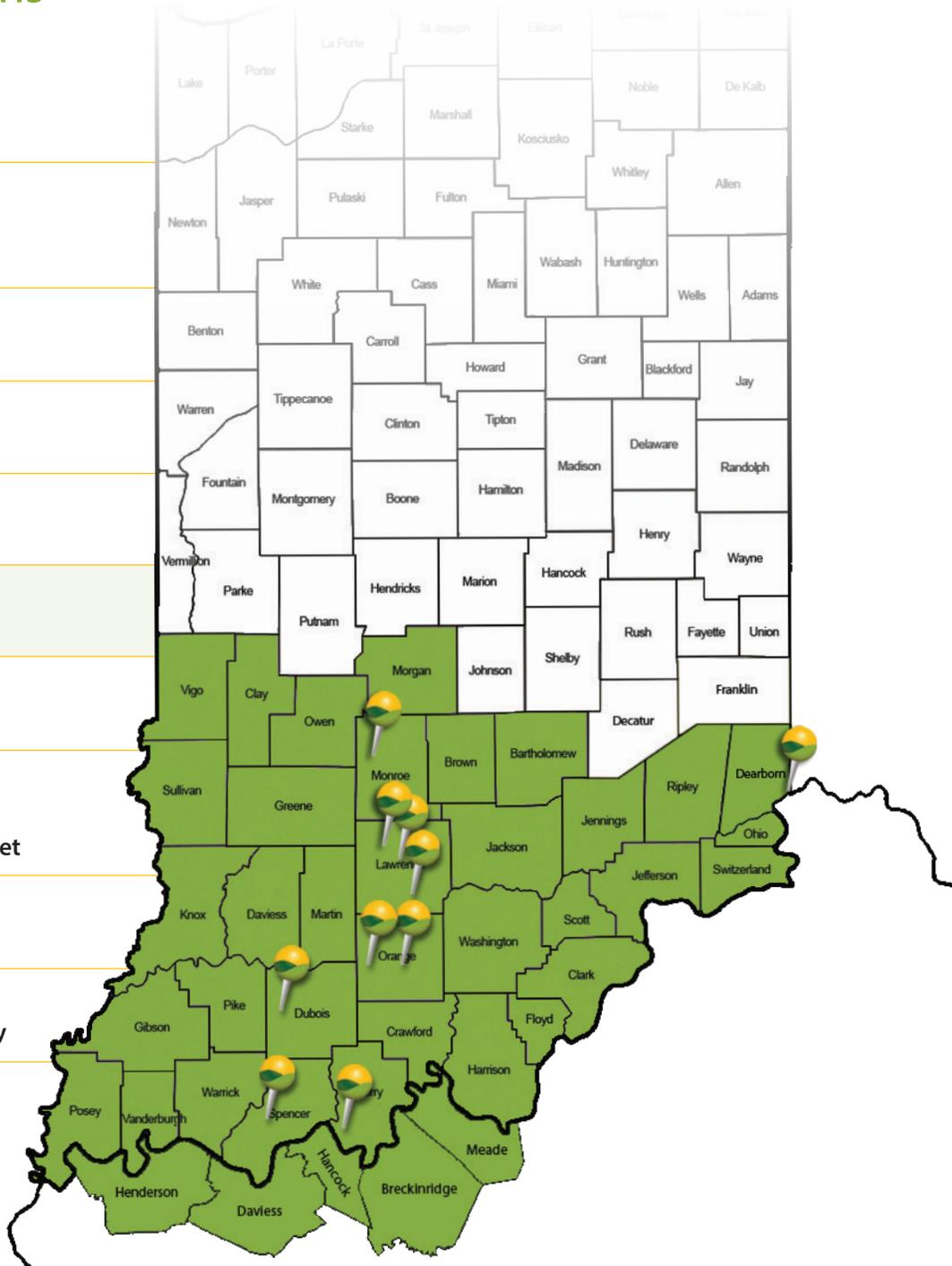
960 North Gospel Street

## SPENCER COUNTY

419 North Main Street, Chrisney

## TELL CITY

923 Payne Street



Better Service. Better Banking. Better for You!

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

