

Member Matter\$



Hoosier Hills
CREDIT UNION



Edgewood Volleyball Squad Gets IU Game Ball

In October HHCU sponsored a volleyball night of spikes and saves on the IU Campus when the Hoosiers hosted the Boilermakers. HHCU T-shirts went to 250 lucky fans, and the Edgewood High School volleyball team was recognized with a game ball at half-time.

"It was an honor to represent our program, Edgewood High School, and the community of Ellettsville," said Edgewood coach Sam Jones. "Our girls were quite shocked by the size of the crowd, but their smiles made all of the nerves worth it as they walked onto the court."

The Mustangs had a terrific year, too. The squad polished off the season with 26 wins and 6 losses! "It was a great season," said Coach Jones, "the second most wins in school history and second place in our conference."



Fight Inflation with Help from HHCU

Recession? Inflation? While HHCU can't reshape global dynamics, we can help you save money and minimize harm from economic trends that are out of your control:

- Find out if your payments could be lower on your credit cards, auto loans and home mortgage with the HHCU Lowest Payment Challenge! Our easy and free review of your current payments may bring big savings. Call 800.865.2612 or visit hoosierhills.com to get started.
- Lock in higher interest rates, protect savings and harness the power of compounded interest with HHCU Certificates of Deposit. Interest earned on our Certificates can be kept on your deposit, so you actually earn interest on your interest! (Psst – not everyone offers that.)
- You can't achieve a goal you don't set. Get started with a Goal-based Savings Account from Hoosier Hills! Members tucked \$500,000+ into Goal-based accounts in 2022. Biggest reason to save? A family vacation.
- Bundle home and vehicle insurance at Hoosier Hills Insurance Agency to save on premiums.

A Message from President/CEO, Travis Markley

While the holidays provide a chance to reflect on days gone by, the New Year provides an opportunity to think forward, and recommit ourselves to the future. Sometimes that commitment comes in the form of a New Year's resolution... getting in shape for example. In a new twist on that resolution, we are seeing more and more members resolve to get into "financial shape". Here at HHCU, our resolution is not only to assist our members in reaching their financial goals, but to continue our commitment to the future prosperity and vitality of our communities.

One of the ways Hoosier Hills works to ensure this continued vitality is by providing our teachers, youth and local students access to quality financial education not otherwise provided through regular curriculum. Our commitment to programs like Banzai, which provides materials to local classrooms that teach students about the fundamentals of leading a fit and healthy financial life, illustrate the importance of building a solid credit history, how loans work, and the complications and rewards of home ownership.

As students become wage-earners, savers, and eventually homeowners, HHCU-sponsored materials bridge a gap in public education by bringing materials to teachers about topics that revolve around numerous financial literacy concepts. In 2022, this HHCU program enabled 32 Hoosier teachers to bring financial education to 1,626 young adults online or in classrooms from Tell City, Huntingburg, through Spencer and Perry counties north through Springs Valley, Paoli, Orleans, Mitchell, Lawrence County and finally into Monroe County. Topics include Life Skills, Career Prep, Credit building and budgeting.

Since 2020, our venture with Banzai has impacted over 3000 students through online courses and accompanying workbooks. Learn more about Banzai at <https://hoosierhills.banzai.org/>

While many New Year's resolutions fade over time, HHCU has kept our resolution and commitment to financial well-being, improving upon it year after year for well over a half-century. We are proud to be your financial partner and appreciate the opportunity to serve our members and our communities.



HHCU Scholarships Grow to \$1,000 Each

Investing in higher education is just one of the ways we give back to our members and communities.

To ensure that our scholarships are meaningful for the Class of '23, HHCU leadership has increased the amount to \$1,000. Students are eligible if they, their parents, or their guardians are members of HHCU. Students must be in the top one-third of their graduating class and have a record of participating in school and community activities.

Seniors interested in applying for a scholarship should approach their Guidance Office or follow their school's scholarship application process. HHCU will offer 15 scholarships in 2023. We want to pay it forward to the next generation of Hoosiers.



Pledge 1% Brings HHCU Staff to Chrisney Elementary Health Fair

The Pledge 1% initiative embraced by HHCU staff touches just about every corner of every member community in Southern and Central Indiana. In the picture (from left), C.J. Cattoi, Chrisney Service Center Vice President of Operations; Michelle May, Mortgage Loan Processor; and Karen Williams, Assistant Service Center Manager, serve at the salad bar for a Community Health Fair at Chrisney Elementary.

Supporting our neighbors means supporting our members, their communities, and the Credit Union mission. Together, we all prosper.



HHCU Grant Buys Digital Audio-Visual



The grant will provide funding for LARC to upgrade its digital audio/visual capabilities. Presenting the check (from left) Carol Highhouse, LCCF Board; Brent Maudlin, LCCF Board; Tonya Vandivier, Director LARC; Travis Markley, CEO/President HHCU; Lisa Starr, Finance and Grants Officer LCCF.

The Community Foundation in Lawrence County has matched an HHCU grant to the LARC Center of Bedford, "a non-profit agency which focuses on activities, services, and support for adults with intellectual disabilities.

New Homebuyer is Longtime HHCU Member

"Hoosier Hills Credit Union was the only choice for me. My grandparents banked there. I bank there. It was the only choice."

Blane Horrall, long-time HHCU member and first-time homebuyer, got out from under the yoke of rent thanks to an HHCU Greater Opportunity Loan serviced by HHCU Mortgage Loan Officer Debbie Norman.

Blane, who is a Laser CNC Operator at Infab (computer-assisted cutting and engraving), bought his grandparents' home on P Street in Bedford this fall. This historic bungalow on a tidy street has been in his family for six decades. Like many Bedford neighborhoods, homes on P Street have flowerpots and porch gliders out front - garages and swing sets out back.

"I was the guy who fixed anything that broke in recent years, so I know exactly what I have and feel really good about it," Blane said. How about the next 60 years, will it still be a Horrall home-stead? Blane has no doubt: "I know I don't ever plan on moving."



Solar Panels Cut Utility Bills Down to Size

Household energy prices are headed higher in 2023 as fuel oil fill ups in the fall were up 50 percent year-over-year and electricity, natural gas and water rates rose by 26 percent, according to a study by PSCU, a credit union consulting firm. (*PSCU Finds Energy Fueling Member Spending* - DuPlessis, 10.18.2022)

HHCU can help homes and businesses reduce energy costs with a **Solar Loan**.

Expect to shrink utility bills by thousands of dollars annually over the life of the system, according to Energy.gov. (*Solar Energy Technologies Office Solar Investment Tax Credit:*



What Changed – Energy Department News Release 9.22.22). "A solar loan application for \$70,000 is no longer unusual," said Scott Mitchell, Vice President of Operations at HHCU Ellettsville Service Center. "The higher energy prices go, the more applications we get."

Tax code revisions spurred solar demand. The Inflation Reduction Act in August expanded the Federal Investment Tax Credit for Solar Photovoltaics to trim system costs by 30 percent. That's an average savings of \$7,000, Energy.gov estimates. The credit includes a provision to offset the cost of storage devices/batteries, too.

Put on your shades and let the sun help fight soaring utility bills. Contact a solar specialist at HHCU at 800-865-2612 to learn more.

Hoosier Hills Insurance Agency: Call for Quote Today

1:1 with Will Busick – Producer for commercial, residential, vehicle & household insurance

Why should Hoosier Hills Credit Union members explore our insurance offerings? It's

simple: great rates and service. We can meet and work with clients out of any of HHCU branch. That can be very helpful for clients who live in those regions who have jobs and need flexibility.



What is the best way for people to learn what HHIA has to offer? Our website hoosierhillsinsurance.com has good tools and information. We are also willing to set appointments and provide information to people in person, which I personally think provides the best experience. You can just get a better feel for your insurance needs in a face-to-face meeting versus just reading something off the internet.

What is your history in Orleans and Orange and Lawrence Counties? I was born and raised in Orleans and have been in the insurance industry since high school. Until we joined HHIA, ours was a family business since 1964.

This is interesting...you raced motorcycles professionally? Yes, I raced in the Grand National Cross-Country Series and IXCR series dirt bikes, was on the Raines Racing Yamaha team 2015-2016 and JCR Honda team 2017-2018. I've raced in Indiana, Florida, Georgia, North Carolina, South Carolina, Ohio, West Virginia, Pennsylvania, and New York. My favorite bike is a Yamaha YZ-250X. It was a blast. I don't race anymore but I still have a bike and love to ride with friends.

Got Carried Away on **Holiday** Spending?

Too generous with gifts? If you have a rewards credit card from elsewhere, check the interest rate. If that rate has you stressed out, and you don't want to carry a balance that causes you to pay even more for all those gifts you bought, look into a Hoosier Hills lower interest credit card!

Pay no fee when you transfer balances to our lower rate HHCU credit card. Going forward, closely monitor your spending. One tip: when buying online, click the item into the cart, but give yourself 24 hours to think about it before you click BUY.

Melt your interest rate with a no-fee transfer to an HHCU card. Get more information at hoosierhills.com or call 800.865.2612.



Board & Supervisory Committee Elections



There are three seats available for election on the Hoosier Hills Credit Union Board of Elections.



Leo Meadows has served the credit union for 50 years, and his seat is up for reelection for a 3-year term.



Alan Cummings has served the credit union for 43 years, and his seat is up for reelection for a 3-year term.



Jennie Edwards has served the credit union for 35 years, and her seat is up for reelection for a 3-year term.



Janie Craig Chenault has served the credit union for 5 years, and her seat is the only seat up for election on the Supervisory Committee.

This year's election will again be conducted by mail ballot.

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 need to pick up an official petition and candidate application form at 630 Lincoln Ave., Bedford, Indiana.

To have your name placed on the ballot, the petition must be signed by 5 percent of credit union members who are at least 16 years of age and returned to the credit union along with the completed application form and picture of yourself by noon on February 10, 2023.

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 statements. Ballots will need to be received by the election teller no later than midnight, May 12, 2023. **The election results will be announced at the annual meeting on May 17, 2023.**

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

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

What stories would you like to see?
Are you a member with a business?
Contact 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.