

Member Matter\$

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Hoosier Hills Credit Union



First-time Homebuyer Settles in Orleans

Orange County resident Jesse Hardin, a Mitchell High graduate, has flipped many houses in his time - but until November, never one he owned or lived in. That all changed last year when, despite a sluggish housing market and rising interest rates, he went looking for a house to buy.

The Hardins wanted a four-bedroom ranch near Orleans but housing was a roller-coaster in 2022. Prices rose then swooned. Interest rates rose – then rose even more. According to Bankrate.com, the single-family home price in 2022 rose 8.6% while climbing interest rates lifted first-time home-buyers monthly mortgage bills by 50%.

The Hardins found Hoosier Hills Credit Union Mortgage Loan Officer Debbie Norman and learned they qualified for a Hoosier Hills Credit Union Home One Loan at 30-year fixed and 3% down. They next put an offer in on their dream house that was 20% less than listing price. Both were anxious: "The size of the debt. Our first home. Our emotions were going crazy."

In November, they got the house. "There's a garage. We have land for animals. It's perfect," he said.

Jesse and Jessica love the upland vistas from their land. Deer are common. Jesse saw a red fox in winter coat in December. One recent evening an owl hooted to both from a nearby tree. "People say it's not a great time to buy a house," Hardin said. "Anybody who says that doesn't know what they're talking about."

A few tasks are on the to do list: maybe a new roof, a bit of painting, fixing one or two doors that stick. Eventually goats and alpacas will be out back. The Hardins' future is clear... they plan to grow in place. "We are going to retire in this house."



CardValet Protects You & Your Key Accounts

Our instant fraud prevention CardValet app offers convenient credit card control. You can lock or unlock your HHCU credit cards from your phone, restrict card access to within a range of your current location and put monetary limits on the card - all at the tip of your fingers.

Credit card fraud has unexpected costs – including aggravation. It can take months for issuers to investigate fraud, and any damage to your credit takes time to remedy. Don't wait. Get protection now. And if you suspect your card is lost or stolen, call us immediately at 800.865.2612 during regular business hours, or at 800.472.3272 after.



A Message from President/CEO, Travis Markley

During uncertain times, our communities always band together and provide support to those that need it most. However, during prolonged times of uncertainty, it begins to become difficult to focus on the good happening around us, and the negative tends to become the focus. As I reflect on the past few years, which have been anything but certain, Hoosier hospitality has been in full force. In fact, 2022 may be the year I have received the most volume of uplifting news and consistent communications that highlight good things happening in and for our communities...very much in line with the founding credit union principle of "people helping people".



Hoosier Hills
CREDIT UNION
PLEDGE
PROUD 1% MEMBER

Your Hoosier Hills Credit Union is no exception to that. As a part of these principles that began with the founding



of the credit union movement, and as a direct responsibility to our mission of improving the lives of our members and the communities we serve, our Pledge 1% philanthropy program delivered record-breaking results in 2022. HHCU gave almost 2% of our Net Income back to the community, nearly doubling the 1% goal! These donations were spread across our entire footprint through our Better for Our Communities endowments as well as many other worthy causes in every community we serve. In addition, our employees' volunteer time surpassed the previous year's contribution as well as our 2022 goal, and we provided over 2,100 hours of volunteer service in our communities!

The Hoosier Hills Credit Union mission is more than just words on a page. Our efforts to make a positive difference in the lives of our members and in our communities have never been stronger, and will only continue with this positive momentum. We are incredibly proud of these results and our membership in the Pledge 1% Program... where people helping people truly makes a difference!

e-Statements Always at Your Fingertips

Get your monthly account information faster and in the most secure way possible with sStatements, which are delivered securely through Online and Mobile Banking:

- Five days faster than paper
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- Dual authentication, data encryption and secure servers to protect you



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To sign up, scan this QR Code or sign into Online Banking at [hoosierhills.com](https://www.hoosierhills.com).

Make a HELOC Plan & Get the Cash You Need



Have projects but need cash? Planning a family vacation this Spring for far flung fun or a daytrip down a state highway for an Indiana staycation?

Maybe you've been wanting to shrink your higher interest debt, pay unexpected bills or get those piano or language lessons you've always wanted...

A Hoosier Hills Credit Union Home Equity Line of Credit can turn your home's equity into opportunity!

Home Equity Lines of Credit, or HELOCs, allow you to borrow only when you want. Call 800.865.2612 or visit [Hoosierhills.com](https://www.hoosierhills.com) to learn more.

A Coke, Cheese Nachos & Hot Dog, Please

A team of HHCU associates worked for the greater good at the concession stand at Orleans High School in January to support the band and athletic department. The Cancer Awareness game enabled the HHCU team to support the ongoing Pledge 1% effort at HHCU, which devotes 1% of profit and staff time toward non-profits



in regions where we have service centers.

If you are an HHCU member and need a team of volunteers, please reach out and let us know by email at donations@hoosierhills.com.

Front row (from left), Madison Williams, Hillari Lawyer, Hannah Williams.
Back row: Becky Padgett, Jennifer Smith

Tell City Dog Groomers Become Home Buyers

Ashley and David Hall, owners of Waggin' Main, their dog grooming business in Tell City, knew their credit scores were high enough for a mortgage. Both were shocked when local banks rejected their application. At Hoosier Hills Credit Union they got a surprise.

"Hoosier Hills Credit Union was willing to work with us...the only ones willing to work with us," Ashley said. "It was such a big relief. I mean, our scores were in the 780s and 790s. We had a house we owned and wanted to move. Banks wouldn't give us the time of day."

Jaimi Deel, mortgage loan officer at HHCU, knew the family had a tight timeframe to sell, so she worked fast to make it happen. She wanted the couple, a pair of entrepreneurs, to get back to doing what they did best: grooming pooches from all over Southern Indiana.



Today the family has a new house. Their daughters each have a bedroom, and the house is on a fenced lot with room to roam for dogs Bentley, Luna, and Luke: two Doodles and a chihuahua-mix. "Jaimi was fast and awesome," Ashley said. "We closed a week before we had to be out of our house. We moved right in. We are so glad we found Hoosier Hills Credit Union."

Voted Best in Lawrence County

HHCU has been named a three-time Community Choice Award winner by the USAToday Network as the Best Credit Union, Best Investment Firm and the Best Mortgage Lending Company in Lawrence County for 2022. The community-wide vote reinforced the mission we try to live every day: *Be better for our members by making a positive difference in their lives and in the communities we serve.*

Hoosier Hills Credit Union has long focused on our members, their communities and HHCU employees – not only because it makes sound business sense but because it's just the right thing to do.

Thanks to all for your support, your membership, and your trust. And to all our HHCU associates: Keep up the good work and, please, take a bow!



Hoosier Hills Insurance Agency Gets Silver Game Ball



Fans of The Mitchell Blue Jackets and visiting fans from Washington were reintroduced to the Hoosier Hills Insurance Agency at a January game the agency sponsored. That's Brandon Stroud, president of HHIA, and his "Boss," son Macon. The Blue Jackets brought home a win, too, 48-42. Spectators left with Hoosier Hills Credit Union gifts like squishy *de-stress* balls, which the team tossed to fans at halftime.

Did You Know

The Orange County Economic Development Partnership has regular lotteries for new houses priced at cost. Sponsored by the Cook Group, owner of French Lick Resort, rules for contestants for most of the lotteries are simple: You must work in Orange County and be preapproved for a mortgage from a lender like Hoosier Hills Credit Union.

The newly built houses have three bedrooms, two baths and a two-car garage. Prices range from \$165,000 to \$185,000 - far less costly than most new construction. Owners must agree to live in the house for three years to get full ownership.

Contact the agency at info@ocedp.com. To start the preapproval, reach out to us at mortgageinfo@hoosierhills.com.

CardSwap Gives You Control Over Subscriptions & More

CardSwap is one more way HHCU makes digital financial transactions easy for our members - and with tight data security.

The next time your card expires or needs to be replaced you can easily switch your debit or credit cards with multiple merchants at once with CardSwap! This includes many popular subscription-based companies including Amazon, Netflix, Hulu, Spotify and others.



Simply log into your online/mobile account, select Card Swap, add your HHCU card and choose your merchants. It's that easy! Try CardSwap today, we know you will love it!

Learn more at <https://hoosierhills.com/cardswap/>

Scammers Team Up

Beware! Cybercriminals are joining forces and using advanced technology to steal money by using teams of scammers.

Recent attacks are multi-pronged and often - but not always - focus on a wire transfer approach:

1. An unsuspecting account holder receives a call, letter or text from what appears to be his/her financial center's fraud department to verify a suspicious transaction. The phone number appears legitimate.
2. The scammer "verifies" the account holder's information by asking security questions, and then texts a "secure" link to the account holder to "securely" log in. It is anything but secure!
3. While still on the phone, the account holder logs in and sees what appears to be suspicious account transactions.
4. The account holder is asked to send the remaining money in their account to a separate, "safe" account via wire transfer.
5. While the account holder is on the phone with the thief/hacker, a second scammer impersonates the member with the actual financial institution and authorizes a true wire transfer from the account holder's account. And SNAP, like that the money vanishes.



If you receive a call like this, HANG UP and call us immediately at 800.865.2612 or 800.472.3272 after regular business hours. Help us protect you.

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

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Are you a member with a business?
Contact marketing@hoosierhills.com



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.