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A Quarterly Publication by
Hoosier Hills Credit Union

Member Matter\$



HHCU Grows Again: Greendale Ribbon Cutting

Focusing on member service and commercial growth, your newest HHCU service center opened at 317 Ridge Avenue in Greendale in September for members who live or work in Dearborn, Switzerland, Ohio, and surrounding counties in Indiana. Greendale is the 10th HHCU service center in Central and Southern Indiana for HHCU.

Like you, members served by our new Greendale location will benefit from diversified financial offerings such as free interest-bearing checking and savings accounts, a suite of mortgage options and services, and 24/7 online and mobile banking. HHCU members have access to mobile check deposit, financial budgeting/planning tools and fraud protection with highly competitive rates on certificates of deposit, money market accounts, IRAs, health savings accounts and credit cards.

Taking Care of Business

Growing commercial services with new options for area businesses is another goal. "We look forward to partnering with companies to help make them more successful," said Jason Hughes, Vice President Commercial Services and Commercial Lending at HHCU. "We have the products, services, and experience to satisfy all members' current and future needs."

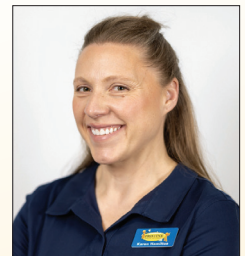


Look Who's Talking

Karen Hamilton, founder of Pristine House Cleaning, Ellettsville

You've grown from an idea in January 2022 into a company that employs four and hopes to hire two more associates. How did that happen?

Peoples' lives have gotten so busy, and they simply need help with cleaning. I had just turned 40 and wanted to have a new adventure in life. Starting my own business would be a way to be a master of my own destiny – to get me into the game so I could create my own schedule.



What brought you to Hoosier Hills Credit Union for your commercial services?

There are a lot of choices out there. I really believe in credit unions. The pursuit of profit by big banks led them to do a lot of damage. Some banks destroyed the financial future for so many. Credit unions have members – owners who are not customers. They provide a service for a community and are so essential for people to build wealth. My employees are women, and the

Continued on top of last page

A Message from President/CEO, Travis Markley



With the recent opening of our newest service center in Greendale, IN, it is important to reflect on our growth and revisit why our credit union exists: **to provide accessibility, opportunity, and financial wellness to members, businesses, and communities.** That mission is at the core of HHCU and is why we invest in efforts to reach as many Hoosiers as possible.



Our members certainly know the advantages of credit unions. However, there are too many families who don't have guidance on their financial wellness journey or adequate access to financial choices and are targets for predatory lending. Reaching these Hoosiers through additional service centers, partnerships, technology, outreach, and advocacy happens because of continued growth. The end result? Even more growth.

Growth is sometimes seen in a negative

light: a company has gotten too big and lost its way. But for our credit union, growth is a wonderful thing. It means we have reached new members and helped them find financial success. It means more service options and better experiences for existing members. As long as we hold steadfast to our mission, the excellent member-focused service we provide will grow along with us.

Our ability to make a positive difference in the lives of our members and communities wouldn't be possible without the support of existing members. Whether continuing to use HHCU as your primary financial institution or referring us to those who may need a trusted financial partner, we thank you sincerely for your membership and trust. Our staff dedicates their professional lives to the mission of serving our members - and for their dedication we are also sincerely thankful!

Like success, growth is never a sure thing. But through the diligence and dedication of staff and members, we expect our Greendale service center to find a large measure of both in the days to come.

Bet On HHCU To See Your \$ Grow

If you're looking for the best odds for your financial wellness, you can bet on Hoosier Hills Credit Union.

More than 50 years ago, autoworker founders of what would become your HHCU pooled wages so coworkers could get car & home loans from a trusted source. Assets once held in that first cigar box "vault" in a GM plant breakroom in Bedford now top \$880 million. And a few hundred members now totals 36,000 and growing! All that in just two generations.

HHCU was and remains the best choice for you and your family's finances. And we intend to be the best choice for generations to come.

Our team of experts can help you make the most of your money, and you can rest assured knowing your funds are safely federally **INSURED** by the NCUA. HHCU makes additional deposit insurance available with ESI, which is private insurance, that may double the amount of insured deposits for certain accounts.

Visit HoosierHills.com to learn more.

Bruce Knox Retires from HHCU



Ending a 12-year tenure as Commercial Services Vice President HHCU Tell City Service Center, Bruce Knox retired in August to travel, relax and finally clean the barn.

Bruce, a driving force behind the service center's commercial arm, was always glad to talk about the credit union difference to any who asked - and to many who didn't.

Bruce's 45-year career led to prosperity for generations of families and firms in Perry, Spencer & Dubois counties.

Congratulations, Bruce and know that your infectious passion for members' well-being will continue. Thank you for your dedication to Hoosier Hills Credit Union and its members.

First-time Homebuyer Happy To Grow His Roots in Bedford

Bedford native son Cameron Johnson knows his way around Bedford better than most. He works for the U.S. Postal Service and besides growing up in town, he has pounded the sidewalks here for years.



So, when the time came to buy a house, Cameron, a 2015 Bedford North Lawrence High graduate, never had a doubt where he was going to buy - Bedford. The appeal of a small town is just one reason Cameron bought this Spring.

"My family has lived in Bedford since forever and I'm excited to own my own house, one that has been in the family for a long time," Cameron said of the biggest financial decision he has ever made in his life. His loan for his grandparents' home is a 15-year fixed rate with 20 percent down, and he never had a doubt about coming

to HHCU for financing and to mortgage loan officer Debbie Norman.

"I've been a member since my first job at Premier Theater," he said. "Nothing is more local than Hoosier Hills Credit Union. It's super local and it has real friendly people. Never considered going anyplace else."

Already Cameron has a wish list but it's not exceptionally long: fix up the bathroom a bit, maybe get a dog for companionship. Then there's the matter of the front steps. "Ever since I was a kid, I never liked the front steps - ever," he said. "So, I'm going to do something about that." His co-workers recently told him that now that he owns a house and has a mortgage that will save on his tax bill in 2023, he ought to splurge and buy himself one of those rocket motorcycles.

"But I think I'm going to wait a bit before I get that (Yamaha YZF R1)!"

Member Corner

What brought commercial services member Phillip Walden to HHCU? "I like it when people know who you are."



What keeps him a member and a member who happily tells other business owners about our commercial services? "You have great products and good rates," Walden said. "I've sent probably 30 people to Hoosier Hills Credit Union. I appreciate that personal touch."

His Integrity First Insurance, founded in 2018, insures about 40 companies and is based in Ellettsville. While it's natural that our Ellettsville Service Center became his financial destination because of its proximity to his home office, Walden, like most HHCU members, had other choices. He went all in with HHCU: "My accounts at other banks? I closed them all." He is the kind of guy who tells others about services he likes. And for Walden, HHCU is most definitely something tell friends about.

Thank you, Phillip, for your membership and for being an HHCU ambassador!

When Your "Better" Becomes "Best"

Forbes magazine in July named HHCU a Top 3 Credit Union in Indiana. Forbes partnered with market research firm Statista to survey 31,000 credit union members about branch customer service, quality of financial advice, transparent fees, and trust. Our Mitchell associates (pictured below) celebrated the prestigious designation with a dose of Rah-Rah-Sis-Boom-Bah!



HHCU Builds A Better Spencer

(From left) Ron Walker, president of CFC Properties; homeowner and Cook Medical associate Lane Barrett, also an HHCU member; and HHCU Mortgage Loan Officer Elias Laborin celebrate Barrett's first home. His Ahern Avenue home is one of 14 built by CFC Properties in Spencer. Others were offered to employees of Cook Medical, teachers and Owen County Chamber of Commerce members. Backers expect 90+ homes to be built in the years to come.



Make the world a better place...and be a sister to every Girl Scout

Jasper teller Heidi Huckelby and Jasper Member Advisor Cassie Miller (left, and pictured with two of HHCU's youngest members, Millie Craig, and Mia Lagle) spent two days in July volunteering with Dubois County Girl Scouts at their summer camp for their Pledge 1%



contributions. Campers made bird feeders with heart-shaped pipe cleaners and Cheerios, learned what it took to cook and clean up after meals and took nature walks to earn badges for vests. Cassie had a blast: "Such a fun experience. I wanted to show these young girls that they can accomplish anything they set their minds to!"

industry is largely female. What I like about HHCU is I feel I can send women to HHCU, and the credit union will help them get bank accounts and serve them with loans when banks might turn them down. Direct deposit for my employees makes it easy, too. And though I didn't have a lot of money, HHCU was super supportive.

How did you find clients? Any lessons for others? In a community like Monroe County, particularly in a service industry, people ask their friends who they use. People might research a product but for a service, they ask friends. Another thing, HHCU

took my business seriously and treated me like I was a big business. I am a big credit union believer and supporter. I am so glad HHCU has been there for us.

An HHCU commercial member, Hamilton credits HHCU's commercial service offerings, word-of-mouth, and the hard work of employees, also HHCU members, for her start-up's success.

Are you an HHCU Commercial Account Member with a story to share with fellow members? Drop a note to marketing@hoosierhills.com

Mary Chases a Dream: Champion Pie-Eater

HHCU Associate Mary Woods gave it her best in a pie-eating contest at the Perry County Fair in August, an annual event seen by hundreds of fair-goers. Blueberry was the pie flavor of choice on this rollicking night. The contest raised \$5,700 for Perry County United Way to support the Dolly Parton Imagine Library of Perry County and early literacy programming for United Way of Perry County.



Nodding my head like, YEAH...



A Credit Union National Association economist analyzed data from Equifax, a consumer debt reporting firm, and found in July that non-prime borrowers at credit unions **SAVED** \$5,700 - \$11,000 when compared with bank borrowers for a 72-month, \$40,000 vehicle loan.*

Credit union members **SAVED** \$2,800-\$13,000 on the same loan when compared to borrowers at auto finance companies.

*Credit Union Times, July 7, story by Jim DuPleissis

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

GREENDALE

317 Ridge Avenue

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



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.