

# Member Matter\$



## Tourism Train *Has Regional Appeal*

Scenic train with terrific views deep in the heart of Southern Indiana – that’s one way to describe the French Lick Scenic Railway, a Hoosier Hills Credit Union commercial member.

But here’s another way: a multistate tourist magnet that is equal parts theater, ingenuity, opportunity, and unbridled entrepreneurship. “Our most popular rides take place on the

first nine miles of track from French Lick to just shy of Cuzco” said Joanie Dingman, business manager of the railway.

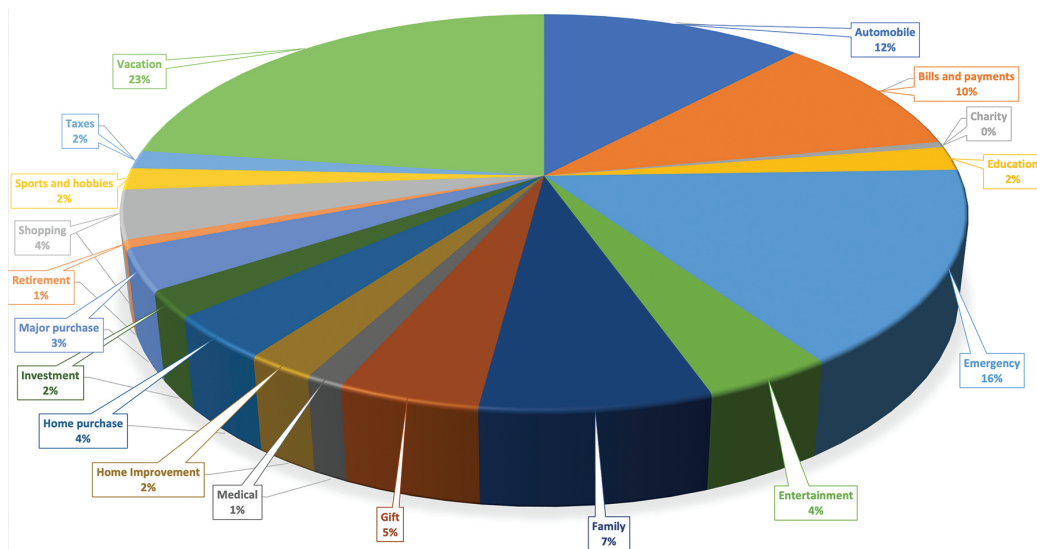
“In 2023, we know we brought at least 60,000 visitors to French Lick for a ride. We plan to bring even more in 2024.”

Growth has been a constant. Expect 2024 to bring a Cinco De Mayo option and Wild West Express for Memorial Day, with Fourth



of July and Labor Day trains as well. Look for a Dinosaur Adventure Train, a Summer Splash Bash (end of Summer) party train, and a close to the year with the 20th anniversary of the movie “THE POLAR EXPRESS™. More info is at frenchlickscenicrailway.org

## HHCU Goal-based Savings 5,658 Accounts



## Saving for a Vacation Tops Goal-based Savings Plans

Although vacation savings tops our members’ list of reasons for a Goal-Based Savings Account, we can help you reach your savings goals no matter YOUR reason! Goal-Based Savings Accounts are free, total \$1 million, and are easy to set up using our online and mobile banking platforms.

Simply log in your goal amount and target date and we’ll help guide you on how to get there. Don’t forget: a Goal-based Savings Account is the perfect place to park an income tax refund while you decide how to put it to use!

## Embracing Change: What's in a Name?

Credit unions are born out of a passion for people helping people, and every credit union maintains a sense of pride and ownership around its name, and the communities it serves.

When a credit union decides to change its name due to a rebranding effort or merger for example, it does not signify the abandonment of values or a lack of dedication to its heritage, its communities, or its members. The decision to change is not easy, nor a superficial alteration – it's a strategic move with numerous benefits. It allows us to embrace a new identity, like our name change from BIFCU to Hoosier Hills, which positively impacted our members and communities in southern Indiana.

A new name signals to members that the credit union is forward-thinking and

adaptable to change. It's a commitment to staying relevant and modern while holding fast to our traditional values, leading to growth and the solidification of the credit union's long-term viability for generations.

A new name reignites member and team member engagement and enthusiasm. It provides an opportunity for the credit union to communicate its story in a fresh and compelling way, fostering a sense of pride and belonging, and recommitting to the original values for which we stand.

Ultimately, it's a bold step towards ensuring continued relevance and success in an increasingly dynamic financial industry. At the end of the day, our name is a relatively small part of the story. What matters most are the people -



### A Message from President/CEO, Travis Markley

the members we serve, the members we employ, and our communities.

As always, will continue to put our members' financial wellness and interests at the heart of everything we do, and the knowledgeable team members you know and trust will continue to be there to serve you... regardless of our name.

Thank you for your membership, and for the trust you have placed in us. We are continually committed to better service and better banking that is truly better for you!

## We are Partners in Fraud Prevention

Combating fraud and cybersecurity is a process and priority at HHCU:

- While steadfast in tracking card activity, we rely on accurate contact information to stop fraud in real-time. Our texts and phone calls must hit the mark. Make certain your address, phone number and email are current. Check at a service center if you are unsure.
- We watch for purchases that fit no pattern and will text or call to confirm unusual buys. Order checks from us for free protection from industry leader CheckArmor. Subscribers of ID Protect get even more protection.
- Visa® and other HHCU partners scour compromised card lists to ensure HHCU member cards are safe. If fraud is detected, we contact you immediately to issue a new card.



### Tips to boost cybersecurity:

- One safeguard is critical to avoid liability for a compromised account...Never share your login information with anybody – even family members.
- Never disclose PIN numbers or login credentials over the phone. HHCU will not ask for this information.
- To receive fraud text alerts, add a cell phone to your account. Your nearest Service Center can do that. Or call 800.865.2612.
- Our CardValet app can lock or unlock cards, schedule alerts, and set monetary and geographic limits from your smartphone. For more info, go to Hoosierhills.com. Search fraud.



### HHCU associates at The Valley

participated in a regional Winter food drive organized for the civic organization, Tri Kappa French Lick. Food was donated to feed families in the region in February. Each food item donated represented one year in the five-decade-plus history of HHCU.



**Hoosier Hills**  
CREDIT UNION  
Better Service, Better Banking,  
Better for You!

## Take Me Out to an IU Basketball Game



The 2023 Bedford Little League All-Stars (aka District 12U Major Champions for the State of Indiana, 12U Major Champions, and Great Lakes Region Participant) received an IU Women's Basketball game ball on behalf of Hoosier Hills Credit Union at Assembly Hall in January. The team had a blast on the floor in front of a loud, large, and applauding crowd. Congrats on your journey, boys!

## HHCU Brings Financial Literacy to Schools

(From left) **Debbie Reynolds**, Vice President Commercial Service, and **Stephanie Harris**, Senior Commercial Advisor, teach about the power of compounded interest at the HHCU table at The Reality Store® at Tri North Middle School in Monroe County. The event helps junior high students understand and appreciate the 'realities' of life and personal finance. In the store, junior high students pretend they are a 28-year-old starting out in their life and career.



**Member Perspective** – *"I've been banking here for 15 years, and I've never had any issues with customer service or loans – nothing. I have banked at other banks and HHCU is BY FAR, the best... I'd recommend it a million times over."*  
**From Google Review:** *Crystal Stailey, owner of Creations Way Farm, Bedford, and a terrific ambassador for your credit union.*

## Big Bank Credit Cards = Higher Interest Rates

The Consumer Financial Protection Bureau (CFPB) in February found that large banks offer unattractive credit card terms and interest rates. A survey of 84 banks and 72 credit unions found large credit card issuers had rates 8 to 10 points higher than small and medium-sized banks and credit unions.

*That difference means an extra \$400 to \$500 paid in annual interest charges for big bank cardholders.*

Free T-shirts and tickets came to the Jasper Wildcat Girls Basketball team at the HHCU sponsored IU vs. Northwestern match-up in January. IU came out on top 100-59.



## Taylor Lee Awarded Lilly Honors

A prestigious Lilly Scholarship came to Mitchell's Taylor Lee this spring. A dynamic, graduating senior at Mitchell High School, Taylor is a lifelong member of HHCU and daughter of a proud Heather Reed, an HHCU Member Service Representative and Loan Officer in Mitchell.

You may have seen Taylor in Mitchell working the Ace Hardware/Ben Franklin check-out counter or in the Lawrence County Prosecutors office, where she is an intern. Hardware store owner Marvin Paton (an HHCU Commercial Member) says it's the third Lilly winner employed at this ACE location.



The four-year scholarship, valued at about \$50,000, pays for undergraduate tuition, books, and materials for Taylor, who also tutors academically struggling students at Mitchell High and plans to attend IU in the fall. Taylor has advice for anybody following her: Don't let homework pile up because it's tough to play catch-up. Show up on time and do the job that needs to be done, whatever it is.

Way to go, Taylor! You've worked hard for this honor, and you deserve it!

## Have a job in Orange County? This Lottery is for You!

Thanks to the Cook Group, owner of the French Lick Resort, every person employed at a company in Orange County can enter a lottery for a chance to purchase - at cost - a brand-new home built in French Lick.



Up to 24 houses will be raffled to anybody who works for an Orange County firm and has a pre-approved mortgage. It's an innovative way to spur housing development. "Expanding affordable housing for Orange County's workforce is the goal," said Skylar Whiteman, executive director of the Orange County Economic

Development Partnership. Learn more at [www.ocedp.com](http://www.ocedp.com).

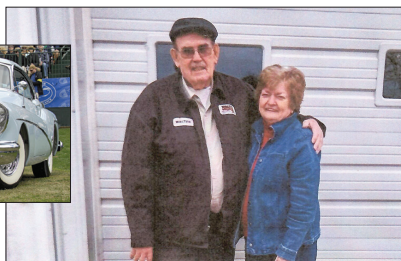
Each has three bedrooms, two baths, attached garage and a projected cost of \$185,000, although the market value of each house will likely be much greater.

Lottery applications are available at the OCEDP, 505 S. Maple St., French Lick. Houses do have a covenant that encourages families to put down roots in The Valley. Buyers cannot sell for three years. For more information about getting a pre-approved mortgage, contact HHCU mortgage loan officer Angie Clark (NMLS# 347190) 812-804-7301 or scan this QR code.



## Commercial Corner – Meet Walt & Sheila Winger

For more than three decades, Walter and Sheila Winger have counted on their commercial account at Hoosier Hills Credit Union for Walt's Garage, which repairs heavy equipment at 150 West Quarry Road in Orleans. An Orangeville native, who remembers electricity arriving at his house when he was five, Walt's first repair was a differential on a green 1953 Buick Skylark in 1962. Thousands of repairs later, Walt is still going strong.



### Tell me about Walt's Garage:

"We specialize in diesel engines, tractors, school buses, cars, and pick-up trucks. Heavy equipment, bulldozers," said Sheila. "We repair anything people drive. Diesel is our specialty. We had a bulldozer in here and nobody else could repair it: a Caterpillar D-8. It was so big we couldn't get it in the garage. Our guys took it apart and fixed it. If it has a motor, we can fix it."

### What are the roots of Walt's Garage?

"Walt learned tractor repair from growing up on a farm," Sheila said. "Then, he did all the mechanical work at highway contractor Crider & Crider and figured: if I can fix all their stuff, I can do it on my own. The other day a farmer came in with his tractor - we see an awful lot of tractors - and said he'd taken it elsewhere, but nobody could fix it. Well, he drove it home from here and said it ran better than ever."

**How did you become a member of HHCU?** "Sheila's brother had a business next door (Hudelson Machine Shop) and told us that Hoosier Hills Credit Union was the best," Walt said. "You go into the branch; explain your situation and they really work with you to get a solution. The credit union has people who come to know you and your challenges. They work for you, and they work with you, too."

## 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](mailto: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.