

July - September 2025

Member Matter\$



Hoosier Hills
CREDIT UNION



A Message from President/CEO **Travis Markley**

"Members are the heart and soul of Hoosier Hills Credit Union. Being Member-owned means more than just structure; it means everything we do is with you and for you. The connections we build, the solutions we provide, and the milestones we celebrate together all remind us why we're here: to serve, support, and strengthen our communities.

Because our Members truly are the best part of Hoosier Hills, we're excited to invite you to this year's Member Appreciation Celebration (MAC) on **November 19, 20, and 21!** Stop by any one of our Service Centers to find fun giveaways, refreshments, and a chance to be celebrated! Alongside the celebration, we invite you to participate in food drives we are hosting at each location to support neighbors in need.

This year's MAC will also mark the beginning of something even bigger.....the spark of a new era. We will be sharing impactful Member stories that have inspired us, leading to the debut of a revitalized commitment to our Members and the communities we proudly serve. Full details are available in your email, on social media, and at your local Service Center."



Save the Date



Back to School Support



Across our footprint, HHCU Teams supported local students and teachers through school supply donations, swag giveaways, and volunteer service. These efforts help ensure students start the year confident and prepared.

But our commitment to youth goes beyond school supplies. Through our partnership with Banzai, we provide 27 schools with access to free financial education resources—including ready-to-use curriculum, worksheets, and workbooks. This partnership equips students with real-life money skills they'll carry into adulthood.

Together, these initiatives reflect our investment in the futures of our youth, ensuring they have the tools they need to thrive both in the classroom and beyond.

Investing in Student Success: Summer Stars at BNL



Kylie Gilbertson

Career Coach
North Lawrence
Community Schools

Hoosier Hills Credit Union was proud to support the launch of the BNL Summer Stars Program designed by Kylie Gilbertson, Career Coach at North Lawrence Community Schools. See what Kylie has to say about its success.

“The goal was simple: give students an easy way to find local summer jobs. Research shows that students with summer job experience are more likely to graduate on time and far less likely to drop out, while also gaining stronger school attendance, and future career focus. Over the summer, more than 25 employers and positions were listed on the Summer Stars site, and, following a recent feedback survey, over 50 students have requested career coaching support for next summer. Students are asking for help with things like résumé building, job applications, banking and direct deposit set up, interview practice, and even job shadow or internship opportunities. Their feedback shows that while finding a job matters, what matters even more is building the skills and confidence to succeed beyond one summer.

This program wouldn’t have been possible without community support, including local businesses contacting me with job openings, BNL allowing me to create and manage Summer Stars, and the Lawrence County Chamber of Commerce helping spread the word in their weekly newsletter. Most importantly, Hoosier Hills Credit Union’s partnership was key in connecting career readiness with financial readiness. They provided BNL custom flyers and information on topics like fraud prevention, direct deposit, and savings, giving students practical tools they’ll use well into the future.

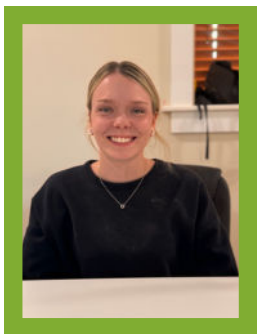
For me, Summer Stars is about more than employment. It’s about showing students what’s possible when their community invests in them.”

Soup and Sweets Competition

In September, Team Members brought in their coziest soups and most delicious desserts for friendly competition, filling the office with amazing aromas and even better vibes. We tasted, we voted, and most importantly, we bonded over bowls and bites. Thanks to everyone who participated in this fun event. It was a heartwarming (and stomach-warming) success! The three who earned the most votes in each category earned bragging rights and many requests for their recipes!

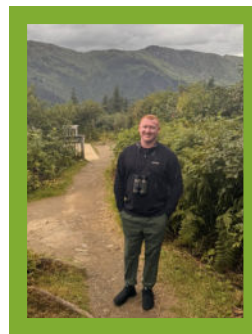


Member Mentions



Lana Barlow
Member Since 2020

“When I first joined Hoosier Hills Credit Union at 18, I was ready to buy my first car and wanted to learn how to grow my savings. The team introduced me to certificates and Goal-Based savings, which gave me confidence in reaching my financial goals. Today, as a small business owner, I trust HHCU to always have my best interest in mind. Being a Member means knowing I can rely on them.”



Kody Emmons
Member Since 2025

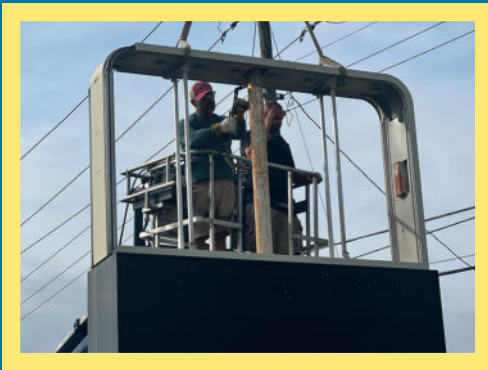
“Hoosier Hills Credit Union always goes above and beyond—not only for me as a Member, but also for the community I care so deeply about. As a new business owner, I appreciate that the Commercial Team is always available to answer my questions and provide guidance. I also value HHCU’s strong commitment to our community and the way they consistently live out their mission and values.”

Local Craftsmanship Builds New Signage

At Hoosier Hills Credit Union, we're proud to partner with local businesses whenever possible. Our latest projects—updates to our Bedford Service Center and Oolitic ATM monument signs—were a true community collaboration that reflects both our roots and our future.

The limestone monuments were crafted by Architectural Stone Sales, a nod to the heritage of our region. Johnny's Signs handled the removal of the existing pole signs and expertly installed the new monuments with updated lettering and our logo. Solid foundations were poured by Harrison Concrete, and the finishing touches of landscaping will be beautifully designed by Creative Environments.

Together, these local businesses helped us create signs that we hope will stand as a timeless symbol of Hoosier Hills Credit Union, while also showcasing the strength and talent within our communities. Be sure to check out their craftsmanship the next time you visit the Bedford Service Center or Oolitic ATM!



The Removal of the Old Bedford Service Center Sign



Oolitic ATM's New Monument Sign

Team Member Spotlight



Angela Otwell, VP of Operations for Ellettsville Service Center, was recognized in the Ellettsville Chamber of Commerce Newsletter! Read what they wrote about her below.

"Angela Otwell is a dedicated and results-oriented VP of Operations for Hoosier Hills Credit Union with over 19 years of experience in retail and community banking, and a bachelor's degree from Oakland City University. She is known for blending strong financial expertise with a genuine passion for community engagement. A firm believer in the power of community, Angela has built her career on trust, transparency, and a deep understanding of local needs.

Angela has been involved in area community outreach programs including Financial Literacy with Edgewood High School, and the Back-to-School Food Drive for Pantry 279. She also has a partnership with Cancer Support Community SCI, United Way Financial Stability Alliance, and serves as a Greater Ellettsville Area Chamber of Commerce Ambassador.

She actively collaborates with schools, nonprofits, and small business owners to empower individuals through access to financial education and inclusive banking services. Whether mentoring new talent or partnering with civic leaders, she is committed to building a stronger more financially resilient community, one relationship at a time."



Greater Ellettsville Area Chamber of Commerce

More Ways to Connect. More Stories to Share.

We're stepping up our game on social media - and you won't want to miss it! From exclusive giveaways and behind-the-scenes content to helpful tips and community highlights, there's more to see and more ways to connect with us than ever before. Follow us on Facebook and Instagram and be part of the conversation as we bring you even more value, fun, and updates right to your feed!

 **@Hoosier Hills Credit Union**

 **@hoosierhillscreditunion**



Tell City Service Center Turns Ten!



Our Tell City Service Center recently celebrated its 10-year anniversary, and what a fantastic day it was! During regular business hours on September 25th, Members stopped by to enjoy free cupcakes, take part in exciting giveaways, and share in the community spirit that's been at the heart of this location for the past decade.

Members also had the chance to participate in our "Guide Where We Give" initiative, casting votes to help determine how a \$500 donation would be split among three local nonprofits. For those who couldn't make it in person, the celebration continued online with a social media giveaway that brought even more excitement to the milestone.

Thank you to everyone who helped make this anniversary so special!

New Smart Spending Teen Account

Meet our new Smart Spending Account* — our take on a teen checking account (all the benefits of checking, designed for a generation that pays with a card). Teens ages 13–17 get the freedom of a debit card, the convenience of online and mobile banking, and the chance to earn incentives for having a job or being active in their community. It's designed to help them learn smart money habits in a way that actually makes sense for their world today.

Parents, grandparents, or mentors — if you know a teen ready to take their first step into real-world banking, this is it! Open a Smart Spending Account today at your nearest HHCU Service Center and give them the tools to spend wisely, save confidently, and grow into financially savvy adults! Learn more at www.hoosierhills.com/smartspending.



**Rate is variable and may change after opening. No minimum opening balance. Fees could reduce earnings. Eligibility and qualification standards apply. Maximum bonus amount of \$25 eligible per calendar year with proof of work or volunteering. Required form available in the Service Center. Bonus will be deposited into your Savings Account within 10 business days of completing and turning in the form.*

Upcoming Holiday Closings

Monday, October 13, 2025 - All Day

Tuesday, November 11, 2025 - All Day

Thursday, November 27, 2025 - All Day

Wednesday, December 24, 2025 - Beginning at Noon

Thursday, December 25, 2025 - All Day

Wednesday, December 31, 2025 - Beginning at Noon

Thursday, January 1, 2026 - All Day



Local Service Centers

800.865.2612

BEDFORD

630 Lincoln Avenue

BEDFORD WEST SIDE

24 Hour Banking Center
3311 Michael Avenue

CHRISNEY

419 North Main Street

ELLETTSVILLE

3590 West State Rd 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 & Main St

PAOLI

960 North Gospel Street

TELL CITY

923 Payne Street

What stories do you want to see or share? Are you a Member with a business? Have you been impacted by our giving? Contact marketing@hoosierhills.com



Your savings federally insured up to \$250,000 by NCUA. Additional Excess Share Insurance up to \$250,000 provided by HHCU. Equal Housing Lender.