

August - September 2026

Member Matter\$



Hoosier Hills
CREDIT UNION

Belong to something more.



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

"At Hoosier Hills Credit Union, we believe strong communities are built one relationship, one household, and one local business at a time. Across Southern Indiana, our mission has always been to help our members and communities build brighter financial futures, and growing our organization with intention and purpose is a responsibility of that very mission.

Looking ahead to 2027, we are excited to share two meaningful steps forward for HHCU. Martin County Co-Op Credit Union will be joining the Hoosier Hills family, allowing us to continue serving Members through its current Loogootee location, which will become a permanent HHCU Service Center. We have also purchased property for a new Service Center in Aurora, expanding access to Hoosier Hills Credit Union in southeastern Indiana. We look forward to sharing additional details about both developments in the months ahead.

As we enter these communities, our commitment will extend far beyond the walls of our new locations. We look forward to investing in local needs through donations, scholarships, community foundation endowments, and meaningful partnerships that strengthen the places our Members' call home.

We are grateful for the trust our Members place in Hoosier Hills Credit Union and excited for the opportunity to welcome new Members and communities into this next chapter of our story."



Future home of Loogootee Service Center



Future home of Aurora Service Center



Elizabeth Roysdon

Member Since
2025

For Member Elizabeth Roysdon, securing her mortgage through Hoosier Hills Credit Union meant more than receiving a competitive rate, it meant having a knowledgeable and caring team beside her throughout the process.

"I love the peace of mind that comes from knowing I received a competitive mortgage rate," Elizabeth shared. "From the initial mortgage application to regular deposits and questions about escrow, every HHCU Team Member has been friendly and helpful. They genuinely want me to understand the process and feel confident along the way."

Whether a Member is purchasing a home, navigating escrow, or simply looking for answers, HHCU is committed to making unfamiliar financial processes feel clearer and more comfortable. By taking the time to explain each step and answer questions, our Team Members help Members like Elizabeth move forward with confidence and peace of mind.

Supporting Seniors and Strengthening Perry County

The Perry County Council on Aging plays an important role in helping older adults and community members remain connected, engaged, and independent through accessible programming, meals, activities, and transportation services. Hoosier Hills Credit Union is grateful for opportunities to respond to needs identified throughout the communities we serve and support organizations working every day to improve quality of life. That is why HHCU was proud to serve as the title sponsor of the Council's inaugural Golden Golf Scramble.

Glenda Baumeister, Executive Director of the Perry County Council on Aging (PCCOA), shared her heartfelt appreciation for HHCU's sponsorship. The inaugural event raised approximately \$12,000 to support PCCOA's programs and services. Funds raised will benefit Gather 'n Grow, which provides free weekly meals, activities, and events for the community. They will also support PCCOA's non-emergency medical transportation program by helping keep its vans safely on the road.

"Transportation is a critical need in our community," Baumeister shared. "Because we keep costs to our clients at a minimum, we depend on generous donors and successful fundraisers to help cover the growing costs of fuel, insurance, vehicle maintenance, and drivers."

HHCU's VP of Operations for the Tell City Service Center, Kim Benningfield, sees the impact of this service firsthand. "We are grateful for everything the Perry County Council on Aging does for our community, but we are especially thankful for the transportation they provide to help our Members take care of their financial needs," she shared. "Whenever I see one of their vehicles in our parking lot, I am reminded of the important role they play in helping so many people throughout our community stay connected and independent."

Baumeister also expressed her gratitude for HHCU's continued partnership and belief in the organization's work. "Your partnership helps us continue serving, connecting, and transporting members of our community. We are truly grateful for your generosity and continued support!"



PCCOA Team pictured from left to right: Missy Thompson, Board President; Glenda Baumeister, Executive Director; Susan Flamion, Board Member; Kaylyn Young, Volunteer



It's almost time for our annual Member Appreciation Celebration (MAC)! Stop by the lobby of your local Service Center during regular business hours to join the fun!

We'll also be collecting nonperishable food items for local food pantries throughout MAC! Last year, our Members and Team Members helped support nine local organizations through their generous giving. Help us make an even greater impact this year by bringing canned goods when you visit!

November 4 - 6, 2026



Team Member Spotlight



Sarah Waninger
VP of Operations
Chrisney Service Center

For Sarah, the credit union difference has been part of her life for more than 25 years. She first became a Member of Spencer County Credit Union in March 2001, long before joining the team as an MSR/Teller in June 2018. She transitioned to the role of Member Advisor in January 2024 and was promoted to Vice President in July 2025. Throughout her eight-year career, Sarah has remained passionate about supporting Members, collaborating with fellow Team Members, and staying actively involved in the Spencer County community.

In your opinion, what is the credit union difference?

"At a credit union, people genuinely care. We work with individuals to understand their needs and help them find the right opportunities. We truly operate for the benefit of our Members by offering more possibilities, lower fees, and competitive rates."

What do our Members mean to you?

"Oh man, they mean so much to me! We celebrate their wins and work through their challenges together. I have the opportunity to watch Members begin with a simple savings account, build additional relationships, and eventually obtain loans to reach important milestones. Many become more than a banking relationship—they become familiar faces you genuinely look forward to catching up with when they visit."

What are some of your favorite ways you have given back to your community?

"I serve on the Spencer County Chamber of Commerce Board and hold several committee chair positions with local organizations and nonprofits. I have also participated in a countywide leadership program. Most of all, I appreciate every opportunity to remain involved in the Spencer County community and support the organizations working to make it stronger."

Building Brighter Financial Futures Together

Earlier this year, Hoosier Hills Credit Union launched the Brighter Financial Futures Committee—better known as the BFFs—to help put our financial education strategy into action.

Led by Community Relations Partner Ashlynn Bender, the committee brings together more than 20 Team Members from across HHCU's footprint who share a passion for helping others build financial confidence. The BFFs connect with schools, nonprofits, employers, and other community partners seeking free financial education that can support individuals through every stage of life.

Committee members use thoughtfully developed materials and the interactive tools available through HHCU's partnership with Banzai to provide relevant, engaging education based on each community's needs. These free resources include courses, articles, calculators, worksheets, and other tools covering topics ranging from foundational money management to preparing for major financial milestones.

Financial education resources are available at no cost to both Members and non-Members through the Learning Center at hoosierhills.com. If you know a school, organization, employer, or community group that could benefit from financial education, visit our website or contact Ashlynn Bender to learn how the BFFs can help build a brighter financial future.



Smart Planning for the Season Ahead

The holidays are a time for connection, generosity, and celebration—but the added expenses can make the season feel overwhelming. A little planning now can help you enjoy what matters most without carrying unnecessary financial stress into the new year.

- **Set a total holiday budget.**
 - Consider everything the season may bring, including gifts, food, travel, decorations, charitable giving, and special events. Decide what you can comfortably spend, then divide that amount among your priorities.
- **Make your list and check it twice.**
 - Before shopping, create a list for each person and set a spending limit. Having a plan can make it easier to avoid impulse purchases and resist the pressure to find the “perfect” gift.
- **Look beyond the price tag.**
 - Meaningful gifts do not have to be expensive. Homemade treats, shared experiences, acts of service, or treasured family recipes can create lasting memories without stretching your budget.
- **Be cautious while shopping.**
 - The holidays often bring an increase in scams, including fake websites, delivery messages, and deals that seem too good to be true. Verify websites before entering personal information and avoid clicking unfamiliar links.
- **Monitor your accounts regularly.**
 - Review your account activity frequently through online or mobile banking. Reporting suspicious transactions quickly can help minimize potential loss.
- **Plan ahead for next year.**
 - Once the holidays have passed, consider dividing your total seasonal spending by 12 and setting aside that amount each month. Even a small monthly contribution can make next year’s celebrations easier to manage. You can even set up automatic transfers into a separate account within online and mobile banking!

For more tips and free tools to help you budget, save, manage debt, and work toward your financial goals, visit the Financial Wellness Center under the Resources section at [hoosierhills.com](https://www.hoosierhills.com). Resources are available at no cost to both Members and non-Members.



Upcoming Holiday Closings

Monday, October 12, 2026 - All Day

Wednesday, November 11, 2026 - All Day

Thursday, November 26, 2026 - All Day

Thursday, December 24, 2026 - Beginning at Noon

Friday, December 25, 2026 - All Day

Thursday, December 31, 2026 - Beginning at Noon

Friday, January 1, 2027 - 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.