

OFFICERS & EMPLOYEES

- Charles Dixon
President, CEO
- Mary T. Dickinson
Vice President,
Compliance Officer, BSA Officer
Internal Auditor of Operations
- Shannon R. Larrabee
Vice President - Operations & I.T.,
Security Officer
- Joel E. Althaus
Sr. Vice President,
Ag/Commercial Lending
Chief Lending Officer
- Jean Huffer
Sr. Vice President,
Chief Financial Officer
- Debra E. Rall
Asst. Vice President,
Secretary to the Board
- Katherine M. Temple
Asst. Vice President,
CRA Officer, VIP Club Director
- Beth McKinley
Asst. Vice President, Branch Manager
- Kristie L. Fay
Sr. Accounting Technician
- Valerie L. Wedertz
Head Teller, Customer Service Rep.
- Karen S. Scott
Accounting Technician
- Ann Brown
Receptionist
- Elisabeth Moore
Customer Service Rep.
- Micki Smith
Customer Service Rep.
- Brittany Rudasill
Customer Service Rep.
- Katelyn Osborn
Customer Service Rep.
- Sondra Prater
Customer Service Rep.
- Sarah Smith
Customer Service Rep.
- Paul N. McKinley, Jr.
Attorney at Law

DIRECTORS

- David C. Deever
Chairman of the Board
- Charles Dixon
- David J. Schwemer
- Holly A. Sinn-Bailey
- J. Thomas Stout
- Harry C. Biddinger, Jr.
Director Emeritus
- Norman D. Fleming
Director Emeritus
- Russell E. Berger
Director Emeritus

BUSINESS HOURS

LOBBY

Monday thru Thursday
 8:30 a.m. to 4:00 p.m.
 Friday - 8:30 a.m. to 5:00 p.m.

DRIVE THRU

Daily - 8:30 a.m. to 4:30 p.m.
 Friday - 8:30 a.m. to 5:00 p.m.
 Saturday - 8:30 a.m. to Noon

CURACAO

On February 25th, thirty-eight travelers headed to the island of Curacao for a week long stay of sunshine and warm weather. It was "Carnival" week with colorful parades, costumes and music for everyone to enjoy. We also experienced the unique Queen Emma floating pedestrian bridge, a pontoon bridge that connects Willemstad's two halves, Punda and Otrobanda. It is supported by 16 pontoon boats and swings open laterally to allow ships to enter and leave the bay. For many of us it was our first visit to this beautiful island and its casual, no hurry lifestyle. That was a treat in itself!



KENTUCKY TRIP

On Wednesday, June 28th, 26 members and guests headed to the Bluegrass State to enjoy a few days of Southern hospitality. Our first stop in Louisville was to tour the Jim Beam distillery to experience the bourbon making process and have a sampling of the final product. Next we headed to the Louisville Slugger factory for an informative tour of the production of the famous Slugger bat.



On Thursday, we had a full day enjoying historic Churchill Downs, the Derby Museum, and an interesting tour explaining the history of the famous racetrack. We all enjoyed making our own "Derby Day" hat and finished at Millionaire's Row for an evening of dinner and racing.



Friday, we were up bright and early for a 3 hour tour of the Kentucky horse farm country, which included a walking tour of Keeneland Racetrack and a visit to Old Friends Retirement Farm. The farm is dedicated to the care of retired thoroughbred race horses, some famous, some not so much, but all entitled to living out their remaining days with dignity and respect. We were able to get close and personal with these legends by treating them to one of their favorite snacks, carrots. Our final leg of the journey was a visit to the Kentucky Horse Park.



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VIP LUNCHEON

On Monday, May 22nd, HSLC sponsored our annual VIP luncheon, held at the Kenton Elks Lodge. A delicious buffet was enjoyed by the 172 in attendance. Each VIP member and guest received a night light as a thank you gift. Our congratulations to the lucky winners of the raffle; Morris Rogers, Janet Osborn, Jim Turner and Jerry Brose.



FYI

Changes in the rules for Automated Clearing House (ACH) credits and debits are taking effect as of September 15, 2017. Due to these changes, virtually all types of electronic payments (excluding debit card transactions), for both credits and debits are now eligible to be processed on the same day that they are originated. This will speed up the payment system, which has great benefit when you are receiving a payment but also means that when you are making a payment, it will now clear sooner.

Examples of same day cases are the following:

1. **Same-day payrolls**, supporting business' needs to pay hourly workers, and providing flexibility for late and emergency payrolls and missed deadlines; and enabling employees to have faster access to their pay in these cases;
2. **Business-to-Business payments**, enabling faster settlement of invoice payments between trading partners, and including remittance information with the payments;
3. **Expedited bill payments** using both ACH credits and debits, enabling consumers to make on-time bill payments on due dates, and providing faster crediting for late payments; and,
4. **Account-to-Account transfers**, providing faster crediting for consumers who move money among various accounts they own.

What does this mean to you?

Make sure funds are available in your account for payments you make online or via telephone to avoid incurring NSF fees. Float times will be greatly reduced, if not eliminated altogether.

If you have any questions, please contact our office.

VIP BENEFITS

For those new to the VIP Club, welcome aboard! Listed below are the benefits of membership:

- No service charge on your checking account and no fee for VIP checks (limit: one box per order/4 boxes per year)
- Notary service no fee
- Wire transfers no fee
- 25% discount on safe deposit box rental
- Semi-annual VIP Club newsletter
- Personal invitation to the annual VIP luncheon
- Various trips

UPCOMING EVENTS

Mark these dates on your calendars:

- **September 5-10:** See You at the Hardin County Fair!
- **Saturday, September 23:** Community Shred Day from 9:00 a.m. to noon in HSLC's parking lot
- **Friday, October 6:** HSLC's Customer Appreciation Day