

## Annual Voting Begins March 8

The annual voting period for the members who represent you in helping chart the course for the future of Interra Credit Union takes place this month. Two candidates for the board of directors and one candidate for the supervisory committee are presented to the membership for approval. Please take time to review the candidate information, found in the newsletter insert.

To make it convenient and accessible for Interra members, a two-week voting period will begin Monday, March 8, and end Monday, March 22. Members will be able to vote until the annual meeting begins on March 22 at 5:30 pm.

**It's easy to vote!** Just go to [interracu.com](http://interracu.com) and click on the link from the home page. Then, follow the prompts to learn about the candidates and cast your ballot.

The 89<sup>th</sup> Annual Meeting of Interra Credit Union will be held virtually on Monday, March 22, at 5:30 pm. Members are invited to join the meeting virtually by following the link that will be provided on Interra's website. The meeting will consist of a short business session, focused on a review of the 2020 financial report, operations and election results.



## How To Spot The Latest Tax Scams

Unfortunately, fraud-related schemes continue to be on the rise. Recognizing common signs of a tax scam could help you avoid falling for one. First, remember the IRS almost always contacts people via old-fashioned snail mail. So, if you get a phone call, text message or email claiming to be from the agency, be on high alert. Below are some other red flags to look out for.

### Fake IRS Emails

- Phishing emails are a particularly popular tool for scammers purporting to be from the IRS.
- There's absolutely no reason you should be getting an email from the IRS about your tax return, so if one arrives in your inbox, forward the email to [phishing@irs.gov](mailto:phishing@irs.gov), and then delete it.

### Stimulus check claims

- Fraudulent text messages will also be more popular this tax season — many targeting people who are still waiting on their stimulus checks from the government.
- Criminals are impersonating the IRS and asking taxpayers for banking or personal identifying information. Taxpayers should not provide information or respond to any text messages whatsoever.

### "Ghost preparers"

- By law, anyone who prepares or assists in preparing someone else's federal taxes must sign each return and include their Preparer Tax Identification Number before sending it to the IRS.
- Ghost preparers often insist on cash payment and fail to provide a receipt. A licensed tax preparer will always sign your return and provide a receipt.

### Suspiciously high refunds

- Obviously, you want the biggest refund possible. But use some common sense to weed out the dishonest types who might exaggerate your income or deductions to unlawfully boost your return.
- If you're told, "with the whole COVID thing and with all these grants the government's giving, you're going to be getting a big refund," that's probably a bad sign.
- Scammers can get the victim to believe they owe a bunch of money to the IRS, but if they pay a fee immediately, the agency will waive the debt.

If you do owe money, the IRS will send you several letters by snail mail before ever calling you by phone, according to the IRS website.

## Auto Loans

Apply for a new or used car loan or refinance your existing auto loan at Interra. Rates are low making now the perfect time to drive the car of your dreams. Interra offers pre-approvals to guide your shopping. Even the application process is quick and easy with our online application or you can apply at participating dealerships.

For more information apply today at [www.interracu.com/personal/loans/auto](http://www.interracu.com/personal/loans/auto) or call 574-534-2506.



Meet Brandon. He's a  
**"do it all on the app"**  
 member.



## We get it. And we've got it.

At Interra, we love saying "hello" when you visit a branch. But if you'd rather bank online or on the app, that's okay. Our mobile app lets you check balances, deposit checks, pay bills and transfer funds. You can even use the app to apply for a loan or make loan payments. And when questions arise, you can use the app or website to text or chat with a representative, or go online to schedule an in-person or phone appointment. Because we believe banking should let you live your best life—and make life a little easier along the way.

Text and data rates may apply.

## TurboTax® Discounts

Treat yourself to a stress-free tax season! Interra Credit Union has teamed with TurboTax<sup>1</sup> to save you up to \$15 on your taxes this year. TurboTax makes it easy to find the best solution for your unique tax situation. Simple filer? Homeowner? Independent contractor, freelancer or side-gigger? TurboTax has a product that is right for you.



You can file with confidence knowing that TurboTax guarantees 100% accurate calculations, running thousands of error checks as you go. And with TurboTax you'll get your biggest possible refund fast. [Start TurboTax today!](#)

## Stay Connected

For your security and to make sure you receive up-to-date information, it's important that Interra has your most current contact information.

- Telephone Number
  - If your mobile phone is your primary contact number, please make sure we have it on record, for both the primary and secondary members on your account. Who knows? We may still have your old landline number.
- Mailing Address
  - You don't want mail, like a new debit card or information about your account, getting into the wrong hands.
  - If you have more than one Interra account, don't forget to check these accounts too. This includes any Kids Club, IRA or HSA accounts.
- Email Address
  - Do we have your current email address on file? You can provide a personal and work email address if you'd like.

### How can you make changes or updates for your phone, mail and/or email?

- Through Interra Online Banking.
  - On the left menu bar, go to **SETTINGS**, then **MY CONTACT INFO**.
    - › The first option is for your **PHYSICAL ADDRESS**
    - › The second option is for your **MAILING ADDRESS**
    - › The third option is **OTHER INFORMATION**
      - Phone numbers
      - Email address – primary and alternate
  - When you are done updating, just press **SUBMIT**
- At any Interra office.
- Call 574.534.2506 or 888.432.2848.



## Interra Named Best Credit Union

Interra Credit Union has won Best of the Best Credit Union for the sixth year in a row, as selected by the readers of The Goshen News.

Interra's own, Tyler Rensberger, was runner-up in the best financial advisor category. Tyler is a Lead Financial Advisor in the Investments Department.

Thank you, Interra members, for your loyalty and support. It is our pleasure to serve you every day.



Get connected today!



Hours and Locations

Visit [interracu.com/hours-locations](http://interracu.com/hours-locations)  
 or call 574.534.2506 or 888.432.2848



**AMERICAN SHARE INSURANCE** Your savings insured to \$250,000 per account. By members' choice, this institution is not federally insured.

# Vote!



**Voting Period 2021**  
**March 8 - March 22**

➔ Online at [interracu.com/vote](https://interracu.com/vote)

Two candidates for the Board of Directors and one candidate for the Supervisory Committee are presented to the Interra Credit Union membership for approval this year.

## **David Eby | Wakarusa, IN - Board of Directors**



- Founded and CEO of Agriflite Services, Inc., in 1973
- Operate and manage David Eby Farms since 1976
- Founded and CEO of Aeroflow Systems, Inc., since 1996
- Founded COB AGSYNC, Inc., in 2007
- Founded and CEO of King Aero Aviation Services, Inc., since 2016
- Commercial, instrument and multi-engine ratings and certified flight instructor - airplane and instrument.
- In 2015, recipient of the Delta Airlines Puffer Award, for the development and production of new products in the advancement of agricultural aviation safety.
- Interra board member since 2015

"Interra Credit Union has been very instrumental in the growth of all our businesses. It is important to me that the philosophy and goals that have made Interra successful for our family business continues and allows the next generation of young people to have the opportunities for success that our family experienced."

I believe Interra has the opportunity to maintain the strong foundation and innovative technological path that it has established, with a continued focus on the local community via expansion and strategically placed branch offices. The credit union is challenged to remain independent, when faced with federal and state regulations."

## **Tim Yoder | Goshen, IN - Board of Directors**



- Yoder-Culp Funeral Home, licensed funeral director since 1976.
- Goshen Noon Kiwanis, serving in several leadership positions
- Goshen Health and Wellness Foundation, grant committee
- Former member of the Center for Hospice Care Board, Mishawaka; former member of the Oaklawn board; ordained minister at Goshen City Church of the Brethren.
- Indiana College of Mortuary Science; Purdue University, bachelor's degree.
- Interra board member for the last nine years, currently serving as chairman.

"I look forward to the opportunity to continue to serve Interra Credit Union and its members. I am grateful for the credit union's role and the impact it had on the fruition of my family's business, Yoder-Culp Funeral Home. The founding board members loaned some of the funds that financed the original building, when the local banks declined, saying it was too risky."

Helping the average person become financially viable is a great opportunity for the credit union. I would like to see more effort directed to helping people learn how to manage their finances so they can move beyond living from paycheck to paycheck. We are challenged by the financial viability of the nation as a whole and how that may have local impact."

## **Darin Short | Goshen, IN - Supervisory Committee**



- Self-employed owner of Intersights, intercultural trainer and consultant since 2007.
- He has worked in the accounting and tax area since 1992, specializing in investments and retirement planning from 1999-2005.
- Board member of Maple City Market.
- A graduate of Goshen College with a B.A. in accounting; graduate studies at the University of the Pacific.
- Member of the Interra Supervisory Committee since 2003

"I am seeking reelection because the cooperative model of the credit union is consistent with proven approaches to building, strengthening and sustaining community. A challenge, I believe, is a perception that many people view the credit union as a "bank" and a "transaction-only" business. In reality, the credit union operates for different reasons and for a different purpose than banks: Its members."

