

JULY 2021

HARVESTER HAPPENINGS

VISA

COMING SOON:

DOUBLE REWARDS POINTS FOR VISA CREDIT CARDHOLDERS

Back by popular demand, members will begin earning double rewards points simply by using their Harvester Financial Gold or Platinum Rewards Visa credit card for purchases beginning mid-September 2021!

The 2 points per \$1 spent promotion will run through the holiday gift giving season, ending mid-January 2022. Use your Harvester Financial Visa credit card for those large Back-to-School purchases this fall and remember to keep it handy when you are doing your holiday shopping and you'll earn 2 points per \$1 spent. Those points could add up to something you could use like gift cards or cash to put back in your Harvester Financial checking account!

Updates and reminders will be coming soon!

Visit <https://www.harvesterfcu.org/credit-cards/> to learn more about Harvester Financial Visa credit cards or <https://www.harvesterfcu.org/cu-rewards/> to learn more about CURewards program for Gold and Platinum cardholders.

MEMBERSHIP APPRECIATION DAY

Join us for Membership Appreciation Day 2021! Come out for an afternoon filled with food, drinks and fun all in honor of you, our members. More details coming soon!

Indianapolis Branch:
Friday, September 17th
11 a.m. - 2 p.m.
7020 Brookville Road
Indianapolis, IN 46239

Shelbyville Branch:
Friday, September 17th
11 a.m. - 2 p.m.
2507 Progress Pkwy
Shelbyville, IN 46176

Need directions?

Indianapolis: <https://goo.gl/maps/dPqm9bu9i8is1fnf7>

Shelbyville: <https://goo.gl/maps/DHNQQDMqaGMdhgXH6>



FLY HIGH THIS SUMMER WITH SKIP-A-PAYMENT!

Almost everyone could use a little extra cash during the summer months. That's why Harvester Financial is once again offering our Summer Skip-A-Payment program to members with qualifying credit union loan(s). Use the extra cash to bring on an epic summer vacation, for graduation parties, books and supplies for the fall semester, or stash it in your savings account for a rainy day!

Signing up is simple! Pre-qualified members will receive a sign-up form by mail. To learn more about the Skip-A-Payment program or to see if you qualify for this limited time opportunity, please visit: <https://www.harvesterfcu.org/skip-a-payment/>.



Harvester Financial members can save on a variety of products and services like wireless service, home and auto insurance, travel & entertainment and more through [Love My Credit Union Rewards!](#)



Save up to \$360 per year on your wireless bill when you switch to no-contract wireless. Keep your phone, number and network for less. Visit [LoveMyCreditUnion.org](#) and start saving on your wireless today!

Members can save on a variety of products and services like TurboTax, home security, travel & entertainment and more through Love My Credit Union Rewards.

To sign up or learn more about the exclusive rewards available to credit union members, please visit: http://links.lovemycreditunion.org/client/love_my_cu/

Staff Anniversaries

Debbie - Member Services
1 year

Cortney - Card Services
2 years

Paula - Member Services
2 years

Nikki - Accounting
24 years

SERVICE SPOTLIGHT



CONVENIENCE IS KEY IN 2021

If the pandemic taught us anything, it's that mobile and contact free services will be baseline customer service expectations moving forward. While mask mandates and public gathering restrictions were in place, we were hard at work, striving to meet our members' evolving needs, rolling out several convenient, new ways for our members to manage their Harvester Financial accounts without having to come into a branch!

Make Loan Payments With Your Debit or Credit Card

While there are several ways to make a loan payment¹ with Harvester Financial, we added the convenient option to make a loan payment with a debit or credit card.

You can find our "Make a Payment" option under the Loans tab or footer on our website.

¹For full details and disclosures, visit:

<https://mypayrazr.com/NewPortalWeb/portal/0f7c8071-6654-4c73-8b17-dc0ed4591fcc/ezpay>

Text Messaging Service

You can now chat with us about your finances through text messaging. No more waiting on hold for answers to questions about your account. Send a text 1-317-352-0455 with your question and we'll respond by text during regular business hours!

To learn more, visit: <https://www.harvesterfcu.org/text-messaging-service/>

Automated Fraud Alerts

We've strengthened our defenses with Automated Fraud Alerts, an automated system that identifies threats faster, notifies you sooner and will equip you with the tools you need to take immediate action against fraud.

Our new automated system includes:

- IMMEDIATE Alerts
- 2-Way Communication
- Real-time Support

Learn more here: <https://www.harvesterfcu.org/automated-fraud-alerts/>

In the coming months, be on the lookout for new services from Harvester Financial, giving members even more convenient ways to keep up with their accounts and achieve their financial goals, from the comfort of wherever they are!

WE'RE OPENING EYES TO CREDIT UNIONS ALL ACROSS INDIANA! HARVESTER FINANCIAL IS PROUD TO BE PART OF THIS GROUNDBREAKING CAMPAIGN. LEARN MORE NOW:
CUNA.ORG/AWARENESS

JOIN THE MILLIONS OF AMERICANS OWNING THEIR MONEY



Branch Locations

Indianapolis

7020 Brookville Road
Indianapolis, IN 46239
Lobby & Drive Thru Hours
Monday, Tuesday & Thursday:
8:00 a.m. – 5:00 p.m.
Wednesday:
9:00 a.m. – 5:00 p.m.
Friday:
8:00 a.m. – 5:30 p.m.

Shelbyville

2507 Progress Parkway
Shelbyville, IN 46176
Lobby & Drive Thru Hours
Monday, Tuesday & Thursday:
8:00 a.m. – 5:00 p.m.
Wednesday:
9:00 a.m. – 5:00 p.m.
Friday:
8:00 a.m. – 5:30 p.m.

Text Us!

1.317.352.0455

For 24 Hour Lost/Stolen

Debit Cards: 855.490.2380

For 24 Hour Lost/Stolen

Credit Cards: 855.519.9869

Sybil Phone Teller

Local: 317.351.2352

Toll Free: 800.471.6663

Holiday Schedule

Labor Day

Monday, September 6, 2021 - closed

Columbus Day

Monday, October 11, 2021 - closed

Veterans Day

Thursday, November 11, 2021 - closed

Thanksgiving Day

Thursday, November 25, 2021 - closed

Christmas Day

Friday, December 24, 2021 - closed

Board of Directors

Jerry R. Walters, Chairman
Virgil Whorton, Vice Chairman
Rod Cannon, Treasurer
Al Hairston, Secretary
Michael Metcalf
Steve Bennett
Deidra Dunagin

Supervisory Committee

Charlie Campbell, Chairman
Teresa Collier
Carl Delph

HFCU Management

Jason Ford, CCUE, NCCO,
President/CEO

Liz Olson, CCUFC, NCCO, Vice
President of Operations

Michelle Mason, CCUFC,
Indianapolis Branch Manager

Sherry Wood, Shelbyville Branch
Manager

Barb Kilgore, Human Resources
Manager



THE ADVANCE CHILD TAX CREDIT PAYMENT: WHAT YOU SHOULD KNOW

Q: What are the changes to the Child Tax Credits for 2021?

A: The Child Tax Credit (CTC) for 2021 will be greatly expanded:

- Eligible families will get \$3,000 per qualifying child between ages 6 and 17 at the end of 2021.
- Eligible families will get \$3,600 per qualifying child under age 6 at the end of 2021.
- The credit is fully refundable.
- Advance payments of up to 50% of the total CTC per family will be distributed once a month, beginning July 15, 2021 through Dec. 15, 2021.

Q: Who is eligible for the Child Tax Credits?

A: Taxpayers who have a primary residence in the U.S. and live in it at least half of the year are eligible for the child tax credits.

Payments will begin to be phased out for married taxpayers filing a joint return who earn more than \$150,000 a year, for heads of household earning more than \$112,500 a year and for all other taxpayers earning more than \$75,000 a year. Income eligibility will be based on 2020's tax return.

Q: How much money will I receive each month through the advanced Child Tax Credits?

A: The advance payments being sent to qualifying families will be equal to up to 50% of each family's total CTC. The payments will be based upon the income information found in taxpayers' 2020 tax returns, or, if these are not yet filed, in the 2019 tax returns.

Families eligible for the full CTC will receive half of the total across a six-month time span. From July to December, eligible families will receive \$300 a month per child under age 6, and \$250 a month per child ages 6-17.

Q: How will I receive my monthly payments?

A: The IRS has announced that payments will be issued in the same way as the three stimulus payments distributed to all eligible taxpayers since the start of the pandemic. If you received your stimulus payments via paper check, you'll likely receive the CTC payments the same way, and if you received them via direct deposit, expect the same now.

Q: Can I decline the opportunity to receive the advance payments of the 2021 Child Tax Credits?

A: Eligible taxpayers who do not want advance payments of the 2021 Child Tax Credit can choose not to receive them at this time. The IRS has not yet provided the public with instructions for how to officially decline the advance payments, but has promised to update its website when the instructions become available.

Q: Should I decline the advance payments of the 2021 Child Tax Credits?

A: Eligible taxpayers who do not want advance payments of the 2021 Child Tax Credit can choose not to receive them. This may apply to taxpayers who anticipate earning more in 2021 than in 2020, or who have primary custody of the child(ren) receiving the credit in 2020, but not in 2021. The IRS has not yet provided instructions for how to officially decline the advanced payments, but has promised to update its website when they are available.

Use this handy guide to learn the details surrounding the 2021 CTC payments. For more information, to determine your eligibility, or to check the status of your payments, please visit www.irs.gov.

