

# Home Loans

## Locations

Main Office • 300 W. Lincoln Ave., Goshen

College Green • 1501 College Ave., Goshen

Monroe • 1010 E. Monroe St., Goshen

Peddlers Crossing • 2410 Peddlers Village Rd., Goshen  
Elkhart • 1139 CR 17

Middlebury • 106 Crystal Heights Blvd.

Millersburg • 113 W. Washington St.

Nappanee • 700 N. Tomahawk Trail

New Paris • 68299 CR 23

Wakarusa • 66685 SR 19

### Phone Center

574.534.2506 • 888.432.2848

### Mailing Address

PO Box 727

Goshen, IN 46527

[interracu.com](http://interracu.com)

### Share Branch Network

[creditunion.net](http://creditunion.net)

### Interra Connect

574.533.7484 • 877.800.3228



Times change. Values don't.

Opening the door to possibilities



Times change. Values don't.



By members' choice, this credit union is not federally insured.

Rev 3/09

## There's no place like home

At Interra, we understand the importance of having a place called "home." That's why we work with you at every step to ensure that you can find your special place with a loan that meets your needs and fits your budget. If you're in the market to build, buy or refinance, talk to the trusted home loan professionals at Interra, or visit the mortgage center online at [interracu.com](http://interracu.com).

### First mortgage loans

With competitive rates and flexible terms, you're on your way. Select from a fixed rate, balloon, or adjustable rate mortgage, with terms up to 30 years. All mortgage loans are not the same, and you can count on your loan officer to guide you through the process. To save money and gain peace of mind, here are some things you may want to consider:

- Pre-approval is becoming a common practice, and we offer it at Interra.
- Closing costs can vary a lot between mortgage lenders and may often surprise borrowers at closing. Not at Interra. We work hard for you to keep the costs low and to always let you know what to expect.
- At Interra, you will not have any prepayment penalties.
- We keep and service most mortgage loans at Interra. You do not have to mail your payment to a far away place. And, when you have questions, we're right here for you.

### Lot Loans

Interra offers fixed rate loans for land purchases, with terms up to 10 years.

## Your home's equity can finance a dream!

Are you looking to finance a family room or a college education, a new car or a new pool? It may be a good move to tap into your home's equity to get the money you need. With low rates, and even tax advantages,\* a home equity loan makes sense.

### Home equity loans

You may choose a home equity loan for a specific purchase or to refinance other debt. You'll borrow a set amount, with an established maturity date of up to 10 years. It offers you peace of mind because your rate is fixed throughout the life of the loan, and that means the payment is fixed, too.

### Home equity lines of credit

A home equity line of credit is a convenient way to access the funds you may need for a variety of purposes over a period of time — even several years. It's as easy as writing a check. You can save money, too, at Interra. You won't find hidden fees, application fees or annual fees. Generally, there are no closing costs, but some restrictions apply. The home equity line of credit is a variable rate loan, with payments to fit your budget.

\* Please consult your tax professional regarding deductibility of the interest you pay.

## Bring your dreams home

### It's easy to get started...

- **Visit the online mortgage center at [interracu.com](http://interracu.com). You can even apply online at the mortgage center and access other tools, such as mortgage and home equity program information, rate quotes and closing costs, featured rates, rate watch, and frequently asked questions.**
- **Stop by any Interra office.**
- **Call us at 574.534.2506 or 888.432.2848.**