

Debit to Win It! \$500 Gas Card

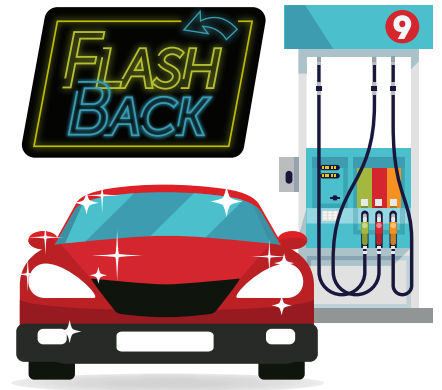
In honor of our 90th anniversary, we are bringing back one of our favorite promotions – Debit To Win It!

You have the chance to win a \$500 gas card in our quarterly Debit to Win It promotion. It's quite simple! All you have to do is use your Interra debit card for your everyday purchases.

Here's how it works:

- Every time you make a purchase with your Interra debit card you get an automatic entry.¹
- One lucky winner will be randomly selected on July 1, 2022.

Learn about Debit to Win It at interracu.com/winit or visit any Interra office and stay tuned for additional throwback promotions this year.



¹NO PURCHASE NECESSARY. VOID WHERE PROHIBITED. PURCHASE WILL NOT IMPROVE ODDS OF WINNING. ODDS OF WINNING DEPEND ON THE NUMBER OF ELIGIBLE ENTRIES RECEIVED. NEW YORK AND FLORIDA RESIDENTS ARE NOT ELIGIBLE TO ENTER OR WIN. Promotion begins at 12:01 am Eastern Time on April 1, 2022, and ends at 11:59 pm Eastern Time June 30, 2022 ("promotional period"). Prior to entry, entrant must be a member in good standing of Interra Credit Union, at least 18 years old and have a MasterCard debit card with Interra Credit Union. Consumer accounts only. For entry without purchase, hand print your name, address and daytime phone number on a 3x5 card and mail to Interra Credit Union, Debit to Win It, PO Box 727, Goshen, IN 46527. Only one entry required each promotional period, no limit on entries per day by either mention. Winner will be contacted by phone/email on record. If the winner does not return the initial contact within two days, another winner will be selected and so forth. One (1) quarterly prize of at least \$500 approximate retail value. Winner may opt to receive \$250 cash in lieu of the featured prize. The cash value of prizes is considered taxable income and will be reported to the IRS as such. Contest winners will be required to complete and sign an IRS W-9 form or its equivalent. As always, we encourage you to consult a tax professional for assistance. Interra employees and volunteers and their immediate family members are not eligible. Complete official rules are available at any Interra Credit Union office or online at interracu.com/winit.

Investing In Today's Society

"Should I pull my money out?" is a common question most financial advisors are hearing as the trends of the stock market change. Although these times may seem uncertain, now more than ever it's important to understand your long-term strategy. "If you look at trends in the stock market the last 50 years, you will see fluctuations of increases and decreases," stated Brandon Yoder, Vice President of Wealth Services for Interra Investments. "Whenever the market dips, historically it generally bounces back up over time. That's why it's crucial to have the right long-term strategy in place and to consult your financial advisor with any concerns you might have," he concluded.

In order to get the right long-term strategy, you will want to work through any questions or concerns you might have with your financial advisor regarding your current plan. If you're not already working with a financial advisor and looking into options available to you, it's important to work with a fiduciary. Financial advisors that are fiduciaries work in the best interest of the client and have an ethical duty to recommend the best investment options available to you. "Our financial advisors work as fiduciaries and tailor plans that are in the best interest of protecting our clients and achieving their long-term success," stated Yoder.

Instead of reacting to the current trends in place and pulling dollars out of your 401k or other investments, it's important to revisit your long-term strategy in your current investment plan or start a plan in good hands.

Interested in learning how Interra Investments team can assist you? Visit: interracu.com/investments

*Interra Investment professionals are registered representatives of CUNA Brokerage Services, Inc. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.**Prior to requesting a rollover from your employer sponsored retirement account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your employer sponsored retirement account and an IRA. FR-4642192.1-0322-0424

Swipe Right on your New Construction Loan! \$500 Lender Credit at Closing

With mortgage rates adjusting, now is the perfect time to consider Interra for your mortgage needs. When you apply for an Interra Mortgage, you're supported by local people you know and trust in the community. Because Interra's mortgage loan originators will work to match you with the mortgage that meets your needs and lifestyle – and put your dreams within reach.

Don't wait! Any new construction loan application¹ received between now and June 30, 2022, will receive a \$500 lender credit at closing.

- Amish financing available.
- Purchase plus improvement options.
- Watch the funding of your construction loan using our app.
- One-time close; rate locked in at origination.
- 12-month construction period.



Apply today at interracu.com/mortgage or contact us at 574.534.2506. You can also follow us on LinkedIn at linkedin.com/showcase/interra-credit-union---mortgage-.

¹Any Interra Credit Union construction loan application received between February 25, 2022 and June 30, 2022 will receive a lender credit at closing valued at \$500.00. This amount will be refunded at loan closing. Fixed or adjustable rate available. One-time closing. 12-month construction period. Interest-only payments during the construction period. Offer available for primary residence only. Must be 18 years of age or older. Terms and conditions of this offer, including its termination, may change without prior notice. Loan subject to qualifications. Not all will qualify. NMLS #623379

Interra Announces Election Results

Results of the 2022 Interra Credit Union election were announced at the Annual Meeting, which was held on Monday, March 21.

Gina Leichty, Bruce Stahly, and Carl Stoltzfus, all of Goshen, were reelected to three-year terms on the Board of Directors. Interra members also reelected Michelle Adams, Syracuse, to a three-year term on the Supervisory Committee.



Best Summer Ever! Loans of Fun.

As promised, Interra is pulling out some of our favorite promotions in order to celebrate our 90th birthday. Interra's Loans of Fun helps get you ready for the summer.

Now is the perfect time to buy that motorcycle, boat, jet ski, RV, ATV or other fun toy you've been eyeing. Have the best summer ever with a recreational loan from Interra Credit Union. Take out a new loan or refinance your loan from another institution between now through April 30th, 2022, and no payment will be due for 90 days from the loan closing date.¹

It's fast and easy, too:

- Choose your new ride today.
- Rates as low as 2.79% APR².
- Apply for your loan online at interracu.com/recreational-loans, in-person, on the phone or at participating dealerships.

For more information or to schedule an appointment, contact Interra through our online appointment scheduler or call 574-534-2506.

¹90-day deferred payment promotion available for new recreational vehicle loans only. Current Interra loan refinances are not eligible. Interest will begin accruing the date the loan is funded. ²Annual Percentage Rate. Rates and terms subject to change without notice. All loans subject to credit and collateral review. Not all applicants will qualify.

Celebrating Financial Literacy Month

It is Interra's mission to be our members' most trusted and valued financial resource. As we recognize April as National Financial Literacy month, we want to provide you with resources to best assist you and your financial needs.

- Free and confidential financial wellness and counseling services. Get started on our **Financial Resources** page here, interracu.com/financial-resources.
- Interra's website offers more than 65 **financial calculators** to help you learn about anything from debt and savings to loans and insurance. Check them out here, interracu.com/calculators.
- Save small and dream big using **Interra's Kids Club**. It's a great way to start teaching good savings habits for your children (or your children's children). Enroll here, interracu.com/kids-club.
- **Interra Investment's** wealth advisors offer a free consultation so you can discuss tomorrow's dreams, today. Learn more or schedule an appointment here, interracu.com/investments-insurance.
- Want to know more about your credit score? Sign up for our free **SavvyMoney**® in your online banking to receive daily score updates. (Just type in "credit score" in the search bar of Interra's online banking.)
- Short on cash until your next payday? Interra offers assistance with our online only **CashIN short-term loan**. When you answer 6 questions your loan decision is made and money deposited in as little as 60 seconds. Click on "CashIN Loan" on your Interra app or online banking.

For more information, visit interracu.com, chat with us online or contact us at 574.534.2506.

Interra Credit Union and Goshen Health Foundation: Working together to raise \$150,000

Interra Credit Union is matching dollar for dollar any donations made by our members to support the Campaign for Goshen Health! Running for three months until the end of June, Interra members are invited to Join IN and donate.

"A viable community has a strong school, health and financial system," said Amy Sink, Interra CEO. "Interra couldn't be more invested in our community than by offering this fundraising initiative in order to help keep our community strong."

Interra will match donations made by members up to \$1,000 per member. A total matching aggregate by Interra will be up to \$75,000 total.



Goshen Health

"The past two years indicate how reliant we are on each other. We're really excited about this partnership with such a community minded organization as Interra. Interra does a lot of good in our community," said Jim Caskey, Vice President, Goshen Health Foundation and Campaign Director. Donations will fund additional expenses to equip all rooms with a negative pressure ventilation system for dealing with infectious diseases and a new Respite Park for healthcare workers, patients and families, and the community.

If you'd like to double your gift, you can make a donation in person at an Interra branch or by using your **online banking app**. Just click on the online **transfer button** and choose "Donate to Goshen Health."



Good Friday Holiday

All Interra offices will close at noon on **Friday, April 15, 2022**, in observance of Good Friday. We will be open on Saturday, April 16, for normal business hours.

Get connected today!



Hours and Locations

Visit interracu.com/hours-locations or call 574.534.2506 or 888.432.2848



EQUAL HOUSING OPPORTUNITY



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

NMLS #: 625379

