

### Dear Members,

It seems cliché to say-what a difference a day makes. But in this current environment, things are changing daily. Let me start by thanking **YOU**, our members, for your understanding and your patience during the last few weeks. It is simply quite remarkable all of the adjustments that have been made to accommodate the health and safety of our employees and members during this difficult time. I want to insert a note from our Chairman of the Board as he reflected on our time as a credit union at the Annual Meeting.

*Over and over again we hear the phrase, "We are living in unprecedented times." Isn't every day unprecedented? Today has never been lived before. It is certainly an unfamiliar and uncomfortable time. This credit union was formed during the most difficult of economic times of the Great Depression. There were no governmental social programs, unemployment checks, or "free" medical care. Yet seven charter members promised five dollars each to form an institution to meet the needs of the "average" person. Not every member could pay the whole sum at once; some had to pay the balance in installments. When the credit union began in 1932, it started with a mere \$19.50. Despite the shortage of funds, these individuals were committed to helping one another.*

*"People helping people" is the fundamental core of credit unions.*

*I love our vision statement of "Do well to do good." If we manage well, treat our members well, treat our employees well, do our loans well, then the growth enables Interra to do good in the communities we serve.*

*From our modest start of 7 members and less than \$35, to over a billion dollars in assets and nearly 85,000 members, the Interra board and management still is about helping its members reach their goals – and do well.*

*-Tim Yoder, Chairman of the Board*



**Amy Sink**  
Chief Executive Officer



**Tim Yoder**  
Chairman of the Board

In closing, for all the disturbing news, I know that our resolve as Americans remains strong. I especially know the hearts of our Interra employees and the extra mile we will go to help our members. Our communities will be making adjustments over the next few weeks and we will be here to help pull us through. We are communities deep with faith and family values, both will be important for us to lean on to give us support and lift us up. Please stay safe and healthy.

Sincerely,

Amy Sink  
Chief Executive Officer

### Financial Relief Available

Interra has developed a **Financial Relief Package** for members and businesses affected by the coronavirus. If you have a loss of employment or are facing a hardship due to COVID-19, let Interra help! The Financial Relief Package includes services such as a 90-day loan deferment option, personal and auto loans with deferment, credit card options and technology banking.

**We're all IN this together.** Interra remains committed to serving you through these unprecedented times. Even through the statewide stay-at-home mandate, Interra remains an essential business. That means our drive-thrus continue to be open to serve you. For a limited time, our drive-thrus will also be open **on Fridays only** until 6:00 pm (excludes Topeka office). And don't forget, while our branch lobbies are closed, they are **still accessible by appointment** for special circumstances. You may call your credit union representative or set up an appointment at 574-534.2506.

**Need a calculator to help with your budget needs?** Search for "calculator" on our website where you'll find helpful resources for a variety of financial situations.





# If you've played Euchre for 4 hours. We get it. We live here too.

**INTERRACU.COM/LOANS**

**Need COVID-19 Loan Assistance?  
We Offer a Financial Relief Package. Contact Us!**

## Interra To Open LaGrange Office

Interra is continuing its commitment to LaGrange County by signing a letter of agreement to build a new office in LaGrange, Indiana, announced Amy L. Sink, Interra CEO. "After completing multiple studies the past 2 years, we found LaGrange to be a great community that aligns positively with Interra's mission," stated Sink. Interra is the only credit union serving LaGrange County.

"We are excited to provide a convenient office to our current members and look forward to serving new members," Sink added. Work will begin by late spring on the 3,200 square foot full-service office. It will include a lobby, drive-up, night depository, and an ATM. Along with full-service banking capabilities, services to the community will also include technology convenience such as online and mobile banking and local lending for consumers, mortgage, agribusiness and commercial needs.

This will be Interra's third LaGrange County location with other offices found in Topeka and Shipshewana as well as nearby Ligonier in Noble County. The new branch will be built and located just east of the intersection of US 20 and SR 9 with an anticipated opening date of late 2020.

## Good Friday Holiday



All Interra offices will close at noon on Friday, April 10, 2020, in observance of Good Friday. We will be open on Saturday, April 11.

## Interra's Mission

It is our mission to be our members' most trusted and valued financial resource.

## Shred-It Days June 5 and 6, 2020



Save the date! Interra Credit Union's popular Shred-It Days are scheduled for Friday and Saturday, June 5 and 6. Each member may have up to 50 pounds shredded FREE, regardless of the number of accounts you have. It's only 20 cents per pound thereafter. This event is another benefit of credit union membership.

Watch for more details in the May newsletter.

## Mastercard Promotion

Mastercard® cardholders who use their card from April 1, 2020, through December 31, 2020, will be automatically entered in Mastercard's Priceless Surprises drawing. Each month during the promotion period, Mastercard will randomly select one winner who will receive a **\$1,000 Mastercard Prepaid card**. Winners will be notified by Mastercard.

For a list of rules and requirements, please visit <https://pricelessurprises.com/prizing-rules/communityinstitutions/>



## Plymouth With Cash

It seems kind of odd to share while our Plymouth office is currently closed due to the coronavirus pandemic, but note this good news for when the office is open again: Our Plymouth office now has cash handling services. Deposit cash or cash a check, we heard you and have improved ways to help you in Plymouth.



## Share Draft Account Name Update

As a continuous effort to improve our systems for accuracy and consistency we are making a slight adjustment to accounts currently named Share Draft. Starting May 2020, any account named Share Draft will be renamed Regular Checking. This update will reflect both in online banking and on your monthly statement beginning May 2020. This is only an update to the name and will not affect any terms or service.

## Online Loan Payment Updates

We're excited to share that Interra's online loan payment service will be updated in mid-May. Due to the update, any recurring loan payments will need to be set up again. Non self-service loan payments may incur a \$10 fee. More information will be communicated in May via email as to the proper process in order to avoid any missed automatic loan payments.



Get connected today!



Hours and Locations

Visit [interracu.com/hours-locations](https://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.

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