

### Agribusiness: It's Our Roots

Interra's agribusiness team offers farm loan programs and a commitment to walk beside our agribusiness members through all phases of the business. Whether you're a first generation farmer or fifth generation owner, Interra's goal and mission is to provide services and options that suit your needs. From land and equipment purchases to agribusiness expertise with market trends, Interra is your agribusiness partner.



"Our lenders are committed to taking care of our members," stated Jeremy Bender, Regional Vice President of Agribusiness Services. "Having a team that is from the area, and has experience in farming, really allows relatability to occur within our membership," he added. "Taking care of our members can be anywhere from assisting with an intermediate loan to providing a quick tip to best assist with their operation," he concluded.

With competitive products, members have a variety of options to choose from based on their needs including:

- Operating loans for dairy, livestock and grain needs
- Intermediate loans for machinery, equipment or seasonality planning
- Farm mortgage offers trusted lenders who can customize mortgage options
- INtime lending for agribusiness loans up to \$150,000 needing decisions in 48 hours or less<sup>1</sup>

Agribusiness is a part of Interra's roots, a service that has been offered since its inception in 1932. Engrained in the communities the credit union serves, the agribusiness team is actively involved in the Elkhart, Kosciusko, LaGrange, Marshall, Noble, and St. Joseph county fairs and participates in auctions for each fair. "With the conclusion of 2021 fair season, Interra purchased roughly a total of \$18,000 at the auctions," stated Bender. "We are invested in 4-H and this is a way we can support the program and its efforts," he added. In addition to supporting local fairs, Interra's agribusiness team is a proud supporter of several community give-back opportunities throughout the year.

**Interested in learning how our agribusiness team can assist you?**

**Visit:** [interracu.com/business/agribusiness-lending](http://interracu.com/business/agribusiness-lending)

<sup>1</sup>All loans subject to credit and collateral review. 48-hour decision based on average application review time for qualified applicants with proper documentation needed for review. Not all applicants will qualify.



### Looking for Student Loan Assistance?

Are you overwhelmed with student loans?<sup>1</sup> Take control of your repayment plan today! By refinancing and consolidating your private and federal student loans, including PLUS loans, into one manageable loan you can save time and resources.

To learn more visit: [interracu.studentchoice.org/refinance](http://interracu.studentchoice.org/refinance).

<sup>1</sup>Not all applicants will qualify. See website for details.

# Need a loan?

Need it. Want it. Get it.\*



WeGetLoans.com



\*All loans subject to credit and collateral review. Not all applicants will qualify.

## Home Seller's Seminar

If you're currently a home seller or planning on being one soon, we encourage you to join IN and join us at the Home Seller's Seminar. Learn from a panel of local realtors on best practices, tips, and tricks to prepare you for the home selling process.



**When:** Monday, August 16

**Time:** 6:00 pm

**Location:** Grace Community Church

**Address:** 20076 CR 36, Goshen, IN 46526

This free seminar is open to all individuals who are in the process of selling their home.

**To sign-up by Monday, August 9 visit:**

[mbr411.com/gqoxo](http://mbr411.com/gqoxo)

## To: Holders of Traditional IRA Accounts

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding.

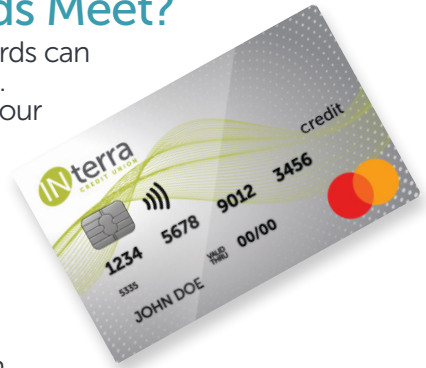
You may change your withholding election at any time prior to receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. We recommend you seek advice from a qualified tax advisor on tax implications.

## Looking for Ways to Make Loose Ends Meet?

Tracking multiple credit cards can present several challenges. Consolidate and simplify your credit card bills today with an Interra credit card!



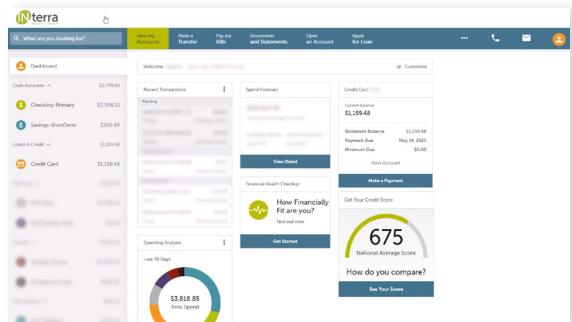
- No annual fee<sup>1</sup>
- Rates as low as 8.25% APR<sup>2</sup>
- 21-day grace period on purchases
- \$10,000 bonus points after spending \$2,000 in purchase within 90 days of account opening<sup>3</sup>
- 24/7 member support

To view additional benefits or to apply today, visit:  
[www.interracu.com/personal/credit-cards](http://www.interracu.com/personal/credit-cards).

<sup>1</sup>Other fees include: Late payment fee of \$25.00; Returned payment of \$5; Cash advance fee of 2%; ATM transaction fee of 2%; Balance transfer fee of 2%; Foreign transaction fee of up to 1% of each transaction. <sup>2</sup>Annual Percentage Rate. As low as 8.25% APR for Standard MasterCard. As low as 11.25% APR for Elite MasterCard. This APR will vary with the market based on Prime Rate. Approval based on the member's overall financial profile, including credit history and proof of income. Not all borrowers will qualify for the lowest rate. <sup>3</sup>\$10,000 introduction reward bonus points can be earned by new and approved Interra Elite credit card members. To receive introduction reward bonus points, make \$2,000 in purchases within 90 days of account opening. Balance transfers, cash advances, fees, interest and items returned for credit do not qualify as an eligible purchase. Introduction reward bonus points will typically appear as a bonus on your Elite credit card account and may take up to 2 billing cycles after you have met the purchase requirement. Available reward points will expire after 48 months. To redeem points, visit [www.my-CURewards.com/Interra](http://www.my-CURewards.com/Interra). Bonus points are not available if you closed an Interra Platinum/Elite credit card in the past 24 months.

## Online Banking: Did You Know?

Interra's online banking gives you the ability to view your credit score through SavvyMoney™.



### To set-up SavvyMoney simply:

- Log into your online banking and choose "Get My Credit Score."
- Click "See My Score."
- This will bring up a disclosure for you to review and accept. Choose "Continue."
- You're now in the SavvyMoney dashboard where you can view your score rating, payment history, credit usage and so much more!

Want to learn more about Interra's online banking or watch helpful videos? Find more information at  
[www.interracu.com/onlinebanking](http://www.interracu.com/onlinebanking).

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.

NMLS #: 623379

