

Help Us - Help You!

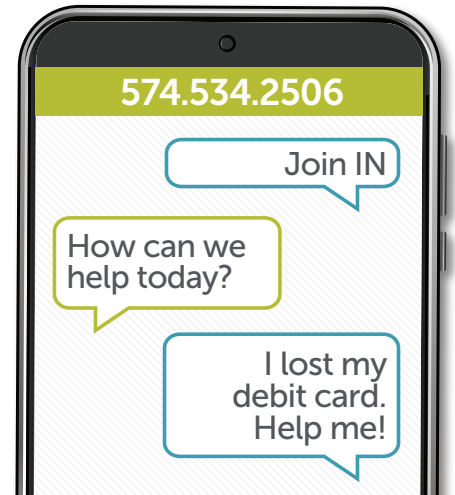
With lengthier turnaround times for mail delivery we want to ensure you receive important credit union communication in a timely manner. Help us quickly provide you with updates and notifications about your products and services' terms and conditions by registering and using Interra's electronic communication.

Act Today!

- **Sign-up for online banking.** To learn more, visit: <https://www.interracu.com/personal/deposit-online-services>.
- **Enroll in e-Statements.** To learn more, visit: <https://www.interracu.com/personal/deposit-online-services>.
- **Sign-up to receive text messages** by texting¹ "I'm IN" to **574.534.2506** to receive updates via text. Don't worry, you will only receive important information that pertains to you and your banking needs.

Using these electronic resources allows for quicker and more convenient communication with you. **If you have questions, please contact us at 574.534.2506.**

¹Text message and data rates may apply.



Join IN to help our neighbors in need.



Hometown Giving, Interra's service project, has kicked off its 28th year. Our initiatives positively impact the lives of those in need, especially during this holiday season. Please join IN and together we can make this year's project the most successful one yet.

\$=\$\$\$ MERRY MATCH

Merry Match - You give. We match.

Can you spare your change, or even a few dollars to help those in need? Your donations to Hometown Giving will be matched by Interra Credit Union, up to \$25,000! Make your donation at any Interra office or through the drive-thru.¹



Angel Trees are located at all 17 Interra locations. You can browse through and pick out an angel tag(s) on the tree that speaks to you. When a tag(s) is taken, and the specific item(s) is purchased, please return the new, unwrapped item(s) to any Interra office by the due date on the tag.

The agencies supported by Hometown Giving this year include: ADEC, Agape Missions of LaGrange County, Arc Opportunities of LaGrange County, Bashor Children's Home, Boys and Girls Clubs of Elkhart County (Elkhart, Goshen, Middlebury, Nappanee), Boys and Girls Clubs of Marshall County (Bremen & Plymouth), Bremen Bags, Cancer Resources, CAPS, Cardinal Services, Center for Healing and Hope, Church Community Services/Soup of Success, Clothes and Food Basket of LaGrange County, Elkhart County Council on Aging, Elijah Haven, Fairfield Food Pantry, Family Christian Development Center, Five Little Stones, LaGrange Miracle Tree, Lakeland Youth Center, Lighthouse Day Care, Marshall County Neighborhood Center, New Start Ministry, Salvation Army – Goshen and Plymouth, RETA, Ryan's Place, Sleep in Heavenly Peace, St. Joe Valley Blue Star Mothers, Spa Women's Ministry, Syracuse Food Pantry, The Villages, Wakarusa Elementary School and The Window.

¹Contributions to Hometown Giving through Merry Match are not tax deductible and are dispersed at the discretion of Interra Credit Union. Hometown Giving is a service project and is not a 501(c)3 organization but makes its donations to those types of organizations.

Wish Lists and Other Activities

The service project committee at Interra has been busy making contacts, determining needs, and compiling wish lists to help those in need. This year, Interra is helping to make a difference for those served by nearly 35 organizations throughout our communities.

Interra staff members are holding internal fundraising opportunities to place an emphasis on service, including dress down days, a silent auction, staff raffle, and additional events to support Hometown Giving.

Most importantly, the success of this annual community outreach is realized through the generous support of donations by you—Interra members—who year after year make the projects better because you join with us and support the efforts.

Thank You!

Interra Call for Nominations

One of the differences between banks and credit unions is democratic structure and control. Officials are elected by fellow members to oversee the governance of our financial cooperative. These individuals make a commitment to serve in a way that maximizes the shared interest of all members.

Service to fellow members on the Board of Directors and the Supervisory Committee provides unique opportunities to help chart the course of Interra, now and in the years to come. With that in mind, are you interested in serving your community and your fellow credit union members? Perhaps you have skill sets or are qualified in a particular area, such as finance or strategic planning. Or maybe you are passionate about Interra Credit Union and its future.

This Call for Nominations is a request for enthusiastic members interested in helping to build the credit union. Experience in financial services or as a board member is not required. In 2022, three (3) seats on the Board of Directors and one (1) on the Supervisory Committee, all 3-year terms, are up for election.

To be eligible, the individual must:

- be an Interra member in good standing, meeting qualification criteria;
- submit the Board of Directors and Supervisory Committee Application/Agreement; and
- meet the requirements of the Board of Directors or Supervisory Committee job description

If you are interested in running for a position, please call Interra at 574.534.2506, ext. 7262, to obtain an application and related information. The deadline for submission of all required information is at the end of the business day on Friday, January 14, 2022.

In accordance with the Board of Directors Governance Manual and the Bylaws of Interra Credit Union, the Nominating Committee will review applications and establish a slate for the 2022 ballot, holding the right to approve any and all names that will be placed on the ballot. The election will be conducted online from March 7-21, 2022. **The Annual Meeting is scheduled for Monday, March 21, 2022, beginning at 5:30 pm, at the Interra Main Office in Goshen.**

Additional information about the election and the Annual Meeting will be provided in future issues of INtouch and online.

Looking for Extra Cash? Skip-a-Payment

Are you feeling overwhelmed by upcoming holiday expenses? Look no further, Interra is here to help with the Skip-A-Payment program. The program allows eligible members to skip a loan payment up to two times in a 12-month period.

- Skipping a payment won't hurt your credit report.
- Qualified consumer loans are eligible.
- \$25 processing fee per loan, per request.



Qualified, secured consumer loans¹ are eligible for the program. Loans not eligible include loans secured by real estate, single payment loans, lines of credit and credit cards. If you want to skip a payment, please review all the information, including terms and conditions, and complete a Skip-a-Payment form for each loan. It's easy to access information and the form online at www.interracu.com/personal/loans/skip-a-payment or at any Interra office.

¹All Skip-a-Payment requests are subject to approval. Interest will continue to accrue. A skipped payment may reduce any GAP insurance claims on insured vehicles. Please consult your GAP Policy for more information.

Recent Move? Let us know!

We have important information to communicate to our members; therefore, having a correct, up-to-date address on file is imperative. We understand the hustle, bustle, and stresses that occur with a new move, that is why we created a simplified process through online banking that allows you to update your information in seconds.

How to update your mailing address:

- Log into your online banking.
- Click on "Settings" and then "Profile."
- Under the profile tab you will see a column titled "Address."
- You will update the "Primary Address" with your new home address and save the changes.



Interra does not receive resident relocation information from the U.S. Postal Service. To ensure accuracy we only accept address updates from members via online banking, by phone, or in-person. Please view your online banking profile or call Interra at 574-534-2506 to confirm your address on file is accurate.

Holiday Hours

Friday, December 24 – Christmas Eve
All offices will be closed.

Saturday, December 25 – Christmas Day
All offices will be closed.

Friday, December 31 – New Year's Eve
Open regular business hours.

Saturday, January 1 – New Year's Day
All offices will be closed.



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 #: 623379

