

hometowngiving

Join IN to Help Our Neighbors

The annual Interra Credit Union service project, Hometown Giving, is in full swing. Please join IN for the 26th year of service. Working together, our efforts can positively impact the lives of those in need, especially during this holiday season.

Interra staff members are holding in-house fundraising events to place the emphasis on service, including dress down days, a staff silent auction and other 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.

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

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! Just make your donation at any Interra office.¹



Wish Lists and Other Activities

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

Look for the Angel Trees at all Interra offices, where you can pick up an angel ornament tag, shop for specific items and return the new, unwrapped gifts to any Interra office by the due date on the tag. You may find more information about the organizations we are supporting displayed at Interra offices.

Thank You!

¹All contributions 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.

Happy Holidays!

From all of us at Interra Credit Union,
We wish you Happy Holidays
And the Very Best in the New Year.

Holiday Hours

Christmas

Tuesday, December 24 – Christmas Eve
All offices close at 12:00 noon.

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

New Year's

Tuesday, December 31 – New Year's Eve
All offices will be open regular hours.

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

Need Extra Cash? Skip-a-Payment

Are you overwhelmed with all the expenses that come this time of year? Interra Credit Union may be able to help you out with the Skip-a-Payment program¹, which allows eligible members



to skip a loan payment up to two times per rolling 12-month period (not to exceed six skips per loan).

Secured consumer loans² are eligible for the program. 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 online form at interracu.com/personal/loans/skip-a-payment.

¹All Skip-a-Payment requests are subject to approval. ²Loans not eligible include loans secured by real estate, for example, mortgage or home equity, single payment loans, lines of credit and credit cards.

sign & save



You Sign. You Save.

The Sign & Save account at Interra provides an easy way to just save a little more, and that's a good thing. Here's how it works:

1. Make a signature-based purchase with your debit card.
2. Interra bumps the transaction amount up to the nearest dollar and deposits the change into your Sign & Save Account.
3. Interra matches 5% of the total bump up amounts.

As an added bonus, Interra will match 25% of the bump up amounts for the first 30 days after account opening!

To learn more about the account, just go to interracu.com/sign-and-save, call the credit union or visit any office.



If you have a giving heart. We get it. We live here too.

For Your Security Update Your Browsers

The security of your account information is a top priority at Interra Credit Union. That is why Interra Online Banking and Interra Bill Pay will no longer support some browsers.

What does this mean to you? Microsoft Internet Explorer (IE) 11 will no longer be supported by Interra's online banking vendor, effective January 14, 2020. You may continue to use Internet Explorer but, for the best experience, you may want to use another browser.

In addition, Business Remote Deposit Capture will no longer support Windows 7, also effective on January 14.

For your security, always make sure to keep your browsers and all software updated. If you have questions or need more information, please call or visit any Interra office.

Are You Paying On High Rate Cards?

The interest rates on retail credit cards are usually very high. You may be able to save money and pay off those balances faster with an Interra MasterCard® credit card.

- If you already have an Interra credit card, consider transferring any retail store card balances you may have.
- If you don't have an Interra credit card, get all the details and apply online at interracu.com/credit-cards, call Interra or visit any office.



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 provide 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 2020, two (2) 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 delivery of all required information is at the end of the business day on **Wednesday, January 15, 2020**.

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 2020 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 9-23**. The Annual Meeting is scheduled for **Monday, March 23, 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 at interracu.com.

Get connected today!



Hours and Locations

Visit 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

INterra
CREDIT UNION