

hometowngiving

Join IN to help our neighbors in need.

Hometown Giving, Interra's service project, has kicked off its 27th year. We know that 2020 has been a challenging year for many people in our communities and this year's Hometown Giving is even more important. 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 drive-thru.

angel tree

Angel Trees tags are available at all Interra drive-thru locations. Please ask the consultant for a tag(s), shop for specific items and return the new, unwrapped gifts and tag(s) to any Interra office by the due date.

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.

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. This year, Interra is helping to make a difference for those served by nearly 35 organizations throughout our communities.

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.

Thank You!



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

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

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

Saturday, December 26 – Day After Christmas
All offices will be closed.

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

Friday, 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 program, 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).¹

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 online at interracu.com/skip-a-payment-program.

¹All Skip-a-Payment requests are subject to approval. Interest will continue to accrue. Application fee is \$25.
²Loans not eligible include loans secured by real estate, for example, mortgage or home equity, single payment loans, lines of credit and credit cards.





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 2021, 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 **Friday, January 13, 2021**.

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 2021 ballot, holding the right to approve any and all names that will be placed on the ballot.

The election will be conducted online in March. The Annual Meeting will be held in late March 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.

If you have a giving heart.

We get it. We live here too.

[INTERRACU.COM/CHECKING](http://interracu.com/checking)

Use Appointment Scheduler For Your Next Meeting

At Interra, we recognize your time is valuable. We've launched an online appointment scheduling service that allows you to conveniently set appointments with our member advisors, lenders and mortgage team. Through an online option, you can choose your meeting time in order to meet face-to-face with one of Interra's representatives at any of our convenient offices. This is just another way Interra remains invested in providing you excellent service with integrity.



Schedule your next appointment [here](#).

Interra Member Wins Sweepstakes

Congratulations to Nancy Miller of Goshen. Nancy won \$1,000 during the national Credit Union Give Back Sweepstakes.¹ She simply used her Interra Elite credit card four times in one week and was randomly drawn as a winner. A total of 100 national credit union Rewards cardholders are randomly selected to win \$1000 during the sweepstakes period. The Credit Union Sweepstakes launched July 27 and runs through December 13, 2020.

¹Drawings occur every other week. Only one winner per credit union. See complete rules [here](#).



Stock Up on Stamps

As of January 1, 2021, Interra will no longer be selling stamps to its members. Stock up on your supply for the holidays while supplies last. Stamps can also be purchased through the U.S. Postal Service [here](#).


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.

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