

Interra Elections Next Month

As a benefit of membership, Interra Credit Union members will have the opportunity to vote for board and supervisory committee candidates next month.

The slate of candidates will be announced in the March issue of the INtouch member newsletter and their profiles will be available for review. The election will be conducted from March 9-23, 2020. The 88th Interra Annual Meeting will be held Monday, March 23, beginning at 5:30 pm, at the Interra main office in Goshen.



President's Day



All Interra offices will be closed: Monday, February 17, 2020.

Although our doors will be closed, the staff will be participating in an all-day training session, learning new ways to better serve you.

New family room. Winter vacation. It's Up to You!

With a home equity line of credit (HELOC)¹ from Interra, you can access money for almost any purpose. Add on a new family room or fly away to a sunny destination. Get that new car with heated seats. Invest in a college education. Consolidate higher rate debt or build that dream kitchen. It's up to you!

- Interra offers fixed and variable rate programs to meet your needs.²
- Low annual fee³

Apply today!

- Online at interracu.com/apply
- Call Interra or visit any office



¹Program rates, terms and conditions are subject to change without notice. All loans are subject to credit approval and collateral review. Rate may vary, based on credit qualifications. Home Equity Line of Credit is a revolving line of credit offered to qualified borrowers. You can obtain advances of credit for 5 or 10 year(s) ("the draw period"). Not a guarantee of credit. ² This Plan has a variable rate and the annual percentage rate (APR) and corresponding periodic rate and minimum payment can change as a result. Property insurance is required until the sum owed is paid in full and the line is closed. If the property is located within a flood zone, flood insurance will be required. Interra Credit Union's NMLS #623379.

³The line is subject to a \$50 annual fee on its anniversary date.

REMINDER Paper Statement Fee

If you are an Online Banking user, don't forget to enroll in eStatements. Online Banking accounts receiving paper statements are assessed a \$2 paper statement fee.



Expedited Program for Business & Agribusiness Loans

Interra Credit Union's INtime Lending program offers loans up to \$100,000 for new and existing business and agribusiness borrowers, with the possibility of a 48-hour decision turnaround time.¹

INtime lending is available for term loans, a working capital line of credit and business credit cards, reports Mike Blosser, Senior Vice President of Business Services.

"To make it even easier, borrowers may apply online at interracu.com, call Interra or visit any branch," Mike said.

"And, if you need pre-approval, just contact us to see what we can do for you."

¹ 48-hour decision based on average application review time for qualified applicants with proper documentation needed for review. Please see the FAQ section at interracu.com or contact the credit union for details.



If you've gotta take a hike to get your mail.

We get it. We live here too.

INTERRACU.COM/MORTGAGE



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.

Correct Account Numbers Essential for Tax Returns

You want to get your tax refund as soon as possible, right? To ensure a timely deposit of your tax refund deposits, it's essential that you provide your account numbers in an accurate form.

The IRS does not list Social Security numbers or other member identification with tax refund direct deposits. The deposits are returned to the IRS if credit union personnel are unable to identify the recipient account. Then, the IRS will mail a paper check.

Direct deposit to your checking account:

- The routing number is the nine-digit number found in the lower left-hand corner of your check, 271291017.
- Your account number is the next set of ten numbers on the bottom of your check.

Deposit to your savings account.

If you elect to have your refund deposited to a savings account, you will be asked to provide the **routing number, 271291017**. Then, list your savings account number with no hyphens and no spaces.

If you have any questions, just call Interra or stop by any office.

Hometown Giving Sets Another Record!

Your generous monetary donations and wish list gifts helped Interra Credit Union donate almost **\$46,000** to benefit more than 30 agencies who help those in need during the 26th annual Hometown Giving Christmas project. That's another record-setting year for the annual project, up more than \$1,000 from 2018. Added to monetary donations were the literally thousands of items members and Interra staff donated from Angel Tree wish lists.

Interra's corporate donation was \$25,000 and you, our valued members, joined with our staff to contribute nearly \$4,000 in the Merry Match donation jars. Interra employees participated in a variety of in-house fundraisers during the holidays to support the project, too. The total raised by the staff in 2019 was more than \$12,000. In addition, the credit union donated staff time to ring bells for the Salvation Army in Goshen and Plymouth, raising more than \$1,800.



Hometown Giving donations allowed us to sponsor and host five holiday parties for kids and shop for adopt-a-families at eight different organizations. The blood drive in December resulted in 130 pints of blood donated and \$1,300 raised for the St. Joe Valley Chapter of Blue Star Mothers.

Interra employees volunteered at Soup of Success, hosted the parties, shopped for families and rang bells.

Thank you, Interra members. Your support and participation in the Hometown Giving service each year makes a difference in our communities!



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

