

Here We Grow Again

As Interra continually grows, two of our offices will be relocating in the new year. These new locations will offer easier access, drive-thru lanes, and additional space to better accommodate your needs for banking, business, mortgage, and wealth services.

Topeka.

Beginning on Tuesday, February 8, 2022, Interra's new Topeka location will be at 210 W. Lake Street. The branch is right on track with renovations. As we relocate, please note there will be adjusted hours to accommodate the moving process.

- Tuesday, January 18 – ATM at current location will be out of service.
- Wednesday, January 19 – ATM service available at our new location (210 W. Lake Street).
- Saturday, February 5 – Office closed. The current location will now be permanently closed.
- Tuesday, February 8 – Drive-thru & ATM available at the new location.
- Wednesday, February 9 – Lobby and full services open at the new location.
- Friday, February 11 – Join us for a Member Appreciation Party.

Peddler's Office.

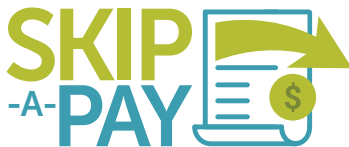
New location: Across the railroad tracks near the Target shopping area. Interra's Peddler's branch will be relocating to Dunlap this Spring. Watch for more details regarding our new Dunlap office in the coming months.



Looking for Relief from Holiday Expenses? Skip-a-Payment

The month of January can feel daunting after the holiday season. Are you feeling overwhelmed by recent 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 online for each loan you'd like to skip. It's easy to sign up.

- Complete information online at <https://www.interracu.com/personal/loans/skip-a-payment>.
- Call or text us at **574.534.2506**, chat online or stop by any Interra branch to get started.

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. Data messaging rates may apply.

Reminder - Nomination Deadline Approaching

Are you interested in serving on Interra's Board of Directors or Supervisory Committee? If so, 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 14, 2022.



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 seats on the Board of Directors and one 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;
- meet the requirements of the Board of Directors or Supervisory Committee job description.

The election will be conducted online from March 7-21, 2022. The Annual Meeting is scheduled for March 21, 2022, beginning at 5:30 pm, at the Interra main office in Goshen.

Need a loan?

Need it. Want it. Get it.*

Apply today!

WeGetLoans.com



join **INterra**
CREDIT UNION

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

Start Saving Now!

With the holiday season wrapping up, are you looking for ways to get a jumpstart on saving for next year's festivities? If the answer is yes, an Interra Christmas Club¹ account might be the right option for you.

A Christmas Club account is a valuable tool to help save for those extra shopping expenses. Set up an automatic transfer to help fund your account each pay period.

Start preparing for the 2022 holiday season. Set up your Christmas Club account in online banking, call or text us at **574.534.2506**, chat online, or stop by any Interra branch to get started.

¹There is a \$10 minimum balance to open a Christmas Club account. You may open more than one Christmas Club account. The Christmas Club year is from November 1 to October 31. Final dividends for the club year will be credited to your primary checking account on October 31, 2022 at end of day. If you do not have a checking account, your funds will be deposited into your savings account. Withdrawals from the Christmas Club account prior to end of the club year will be assessed a \$10 service charge, per withdrawal.

Ways You Can Save with TurboTax® and H&R Block® this Tax Season

Interra Credit Union works with both TurboTax and H&R Block to offer special savings for our members. To get started today, scan the QR code and save!



There's more! Love My Credit Union also offers credit union members savings from Tracfone®, IdentityIQ® and more! Visit www.lovemycreditunion.org for all the details and special offers.

Correct Account Numbers Essential for Tax Refunds

To ensure timely deposits of your refunds this tax season, it's essential that you provide your account numbers in an accurate format.

Deposit to your checking account.

- Interra's routing number is **271291017**.
- Your account number is a set of **ten numbers** on the bottom of your check.

Deposit to your savings account.

Enter the routing number, 271291017; then, enter your savings account number, with no hyphens and no spaces.

If you have questions about direct deposit of your refunds, please call Interra at **574.534.2506** or visit any office.



Martin Luther King Jr. Day

In observance of Martin Luther King Jr. Day, all Interra offices will be closed on Monday, January 17, 2022.

INtime Lending: 48-Hour Decision Making!

Does your business or farm need some extra funds to help with the purchase of a vehicle, equipment or supplies? Interra's INtime lending offers expedited business and agribusiness lending up to \$150,000 with funding approval within 48 hours.¹



From term loans to a line of credit, you can learn more and apply now at interracu.com/business/expedited-lending or call us at **574.534.2506** and an Interra staff member will assist you.

¹Not all will qualify. 48-hour decision based on average application review time for qualified applicants with proper documentation needed for review. Please see FAQ for details

To: Holders of Traditional IRA accounts

Withholding Notice (form 2317)

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 the advice from a qualified tax advisor.

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

