

Select Lobbies Now Open

Interra continues to monitor the COVID-19 situation, ensuring the safety of our employees, members and community. Due to the wellness of staff, Interra has opened select lobbies to provide teller transactions including deposit and withdrawal services. These lobbies include **Goshen Main, Middlebury, Millersburg, Nappanee, Shipshewana and Wakarusa**. Safe social distancing, proper mask wearing at all times and hand sanitation is required when inside any Interra location.

Advisor, lending and investment services will continue to be provided through scheduled appointments, regardless if the lobby is open to the public. To schedule an appointment, log on to Interra's website and choose [Schedule an Appointment](#) or [Contact Us](#) on the home page or you may call Interra at 574-534-2506.

To stay informed of current practices and branch hours or to find out more information regarding COVID, visit Interra's website at www.interracu.com/covid-19.

Save with TurboTax

Credit Union members can save up to \$15 and easily transfer last year's tax information with TurboTax. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. To learn more and access the member discount, click on the TurboTax link at the bottom of Interra's home page at interracu.com.

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

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2021. Discount applies to TurboTax federal products only. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.

Need Extra Cash? Skip-a-Payment

Interra understands expenses can be overwhelming after the holidays. We 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.

Come In
We're
OPEN



Martin Luther King Jr. Day

All offices will be closed on
Monday, January 18, 2021.

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 13, 2021.

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 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; and
- meet the requirements of the Board of Directors or Supervisory Committee job description

The election will be conducted online from March 8-22, 2021. The Annual Meeting is scheduled for March 22, 2021, beginning at 5:30 pm, at the Interra main office in Goshen.

Save for 2021 Shopping Open a Christmas Club Account

Almost 3,500 Interra Credit Union members saved more than \$3 million through the Christmas Club program during the last year. That made for lots of happy and stress-free holiday shoppers!

Be a Part of it All! Open an Interra Christmas Club account online at interracu.com or visit any office. Make it systematic with a regular, consistent deposit, such as every week or every two weeks. Make it automatic by using payroll deposit or a transfer from your Interra checking or regular savings account. These strategies will help you reach your goal.

The money you save in your Christmas Club account will be transferred to your Interra checking or savings account on November 1, just in time for holiday shopping.



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 form.

Deposit to your checking account:

- Interra's routing number is **271291017**.
- Your account number is a set of ten numbers and can be found on the bottom of your checks, in your online banking account or by calling Interra at 574.534.2506.



Deposit to your savings account.

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

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.

Fee Schedule Changes

The following fee schedule changes will take effect February 1, 2021. These apply to both consumers and businesses.

CHECKING

| | |
|--------------------------------------|------------|
| Paper statement (Flex Checking)..... | \$5.00/mo. |
| Courtesy Pay (per presentment)..... | \$34.00 |

MONEY MARKET SHARE ACCOUNT (MMSA) & BUSINESS MONEY MARKET SHARE ACCOUNT (BMMSA)

| | |
|--|-------------|
| Account maintenance (if balance less than \$1,000 at month end)..... | \$10.00/mo. |
|--|-------------|

ELECTRONIC MONEY MARKET SHARE ACCOUNT (eMMSA) & ELECTRONIC BUSINESS MONEY MARKET SHARE ACCOUNT (eBMMSA)

| | |
|--|-------------|
| Account maintenance (if qualifications not met)..... | \$25.00/mo. |
|--|-------------|

INTERNET/PHONE SERVICES

| | |
|----------------------|--------|
| Paper statement..... | \$5.00 |
|----------------------|--------|

FUNDS TRANSFERS/WIRES

| | |
|--|---------|
| Recalled wire transfer (domestic and international)..... | \$30.00 |
|--|---------|

LENDING

| | |
|--|----------|
| Home Equity partial release..... | \$50.00 |
| Home Equity subordination request..... | \$150.00 |

COMMON FEES

| | |
|---|-------------|
| ACH revoke/stop payment | \$34.00 |
| ATM empty envelope..... | \$34.00 |
| Cashier's check..... | \$8.00 |
| Check cashing (per item, non-members only)..... | \$12.00 |
| Emergency checks (12)..... | \$12.00 |
| Nonsufficient funds (per presentment)..... | \$34.00 |
| Request to close/reopen account (within 90 days of open/close)..... | \$25.00 |
| Returned check (deposited checks/other items returned unpaid - per item)..... | \$15.00 |
| Returned mail/bad address | \$5.00/mo. |
| Shares referred to collections..... | \$25.00 |
| Single service..... | \$10.00/mo. |
| Statement copy..... | \$5.00 |
| Stop payments (per order)..... | \$34.00 |
| Verification of Deposit: share(s) or loan..... | \$10.00 |

LEGAL FEES

| | |
|--|-----------------------------|
| Dormant account fee (two years no activity)..... | \$7.00/mo. |
| Garnishment..... | \$20.00 |
| Legal reviews/processing (subpoenas, POA, POD, guardianship, trust, estate, etc.)..... | \$100.00/hr. plus all costs |
| Levy/writ of execution..... | \$25.00 |
| Locator fee..... | Third party service cost |

SAFE DEPOSIT BOX RENTAL

| | |
|---|--------------------------|
| 3 x 5..... | \$30.00 |
| 5 x 5..... | \$40.00 |
| 3 x 10..... | \$50.00 |
| 5 x 10..... | \$65.00 |
| 10 x 10..... | \$95.00 |
| Key replacement (1 key)..... | \$25.00 |
| Key replacement (2 keys)..... | \$50 plus drilling costs |
| All hourly/per hour fees have a minimum 1-hour charge. | |

A full list of Interra's consumer and business account fees can be found on our website.

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.

