

Agribusiness: Lending a Hand Since 1932

Farming is deeply rooted in Interra's history and culture, a service that has been offered since the credit union's inception in 1932. For 90 years, our ag team has walked beside our ag members and offered farm loan programs, assisted with land and equipment purchases, and has provided current market trend expertise to keep members educated on local and economic changes. It's part of our commitment to be our members' most trusted financial resource.

As the **2nd largest credit union ag lender in the nation¹**, Interra's agribusiness team strives to provide the best tailored services and options available for your farming operation needs.

With competitive products, members have a variety of options to choose from based on their needs including:

- **Operating loans** for dairy, livestock, and grain needs
- **Intermediate loans** for machinery, equipment, or seasonality planning
- **Farm mortgage** offers trusted lenders who can customize mortgage options
- **INtime lending** for agribusiness loans up to \$150,000 needing decisions in 48 hours or less²

Aside from assisting members with their agribusiness needs, you can find the team out in the community supporting various organizations, including local 4-H programs. During northern Indiana's fair season, Interra's ag team participates in Elkhart, Kosciusko, LaGrange, Marshall, Noble, and St. Joseph County fairs and their auctions, contributing to the growth of future ag members.

With **90 years of ag lending expertise**, it's always encouraging to know that our ag lending experts weren't born in barns, but they sure do spend a lot of time in them.



Interested in learning how our team can assist you?
Visit: interracu.com/ag

¹Callahan & Assoc., 3/2022. ²All loans subject to credit and collateral review. Not all applicants will qualify.

Make an Educated Loan Decision with Student Choice

A college education may open the door to endless job opportunities; however, it also comes with a hefty price tag. As a parent or guardian, you want your child to have access and unlimited resources to the best college education possible without loads of debt upon graduation.

When you have exhausted all other sources of financial aid such as scholarships, grants, and federal loans, Interra can help. Our Student Choice education solution provides your family a private student loan with your best interests in mind.

We know that determining your college financial needs may be a challenge. Don't worry – with our private education line of credit, we've got you covered. Even if you're unsure of the college you'll be attending or the exact loan amount you may need, you can establish your private education line of credit today¹. Then, once your plans have been finalized, you can come back to request the exact funding needed.

You'll find Interra's Student Choice line of credit offers competitive rates, flexible funding, repayment options, and educational support to assist you and your child make wise financial decisions – now and in the future.

For more information about the financial education tools available to Interra members today, visit: <https://interracu.studentchoice.org>.

¹Loans subject to approval. Not all will qualify.

Interra is Celebrating its 90th Birthday!

In celebration of 90 years of service, Interra is hosting a member appreciation event during the Elkhart County 4-H Fair.

When: Tuesday, July 26

Time: 10:00 am – 2:00 pm

Where: Elkhart County 4-H
Fairgrounds - Corporate
Picnic Tent Area



When you show your Interra membership identification (debit card, membership card, etc.). Come enjoy a sweet treat, play yard games, and visit with Interra staff and credit union members! Fair trams will provide transportation to the corporate tent area within the fairgrounds.

If you're able to join IN during the lunch hour, the fairgrounds will provide a lunch pass for you. Visit the fairgrounds office between 11:00 am – 1:00 pm on Tuesday and pay a \$10 deposit for a lunch pass. Enjoy your time at the Interra tent and return the pass prior to 2:00 pm on the same day to receive a full refund of your \$10 deposit.

BANKS HAVE TELLERS. WE HAVE LISTENERS.

Banking is different here.

At Interra, banking is what we do—but it's not who we are. We're a credit union. Which means that when you join Interra, you're more than a customer. You're a member. You're a partner. You're a neighbor. You're a friend. Most of all, you're in good hands. Because at Interra, we're looking out for you. And whether you visit a branch once a week or use the app every day, our products and services are built around you.

Long time, no see! How ya been?
Join the conversation at interracu.com

Elkhart County 4-H Fair: Admission Tickets

Interra is a proud sponsor of the Elkhart County 4-H Fair that will take place July 22-30, 2022. Same as 2021, the fair is selling admission tickets, concert tickets, and wristbands online only. This means ticket and wristband sales will not occur at any Interra offices this year. To learn more or purchase tickets, go to www.4hfair.org/.



Fourth of July Holiday

In observation of the Fourth of July holiday, all Interra offices will be closed on Monday, July 4, 2022. Offices will reopen at normal business hours on Tuesday, July 5.



We're still here for you, 24/7!

- Call Interra, day or night, at 574.534.2506 – even on weekends and holidays.
- Use Interra Online Banking, the mobile app¹, and ATMs.

¹Carrier message and data rates may apply.

Online Banking: How To Submit A Mobile Deposit

With more than 85% of online banking use occurring through mobile devices, members can submit a mobile deposit right at their fingertips.

How to submit a mobile deposit:

- Log into the Interra mobile app¹ and select the DEPOSIT icon.
- ENTER CHECK AMOUNT and take pictures of the front and back of the signed check. (Don't worry, images of your check are not stored in your phone and are safe and secure.)
- Choose DEPOSIT.

Not enrolled in online banking? Search the app store and download it today. Find more online banking tips and helpful videos at: interracu.com/onlinebanking.



¹Carrier message and data rates may apply.

Change in Terms

Truth in Savings Account Disclosure Accrual of Dividends: Dividends will begin to accrue on noncash deposits on the business day you make the deposit to the account. Effective 8/1/22, if you close your account before accrued dividends are credited, accrued dividends will not be paid.

Debit to Win It.

Get an automatic entry every time you use your debit card in July, August, and September 2022.

Win...

**36" Blackstone Griddle
Cooking Station and Accessories**

Visit interracu.com/winit for more details.



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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