

### Annual Voting Begins March 7

The annual voting period provides our members the opportunity to select the representatives who will embody the mission of Interra and help pave the course for the future of the credit union. Three candidates for the board of directors and one candidate for the supervisory committee will be presented to the credit union's membership for approval. Please take time to review the candidate information, found in the newsletter insert.

To provide a convenient and accessible timeframe for Interra members, a two-week voting period will begin Monday, March 7, and end Monday, March 21. Members will be able to vote until the annual meeting begins on March 21 at 5:30 pm.

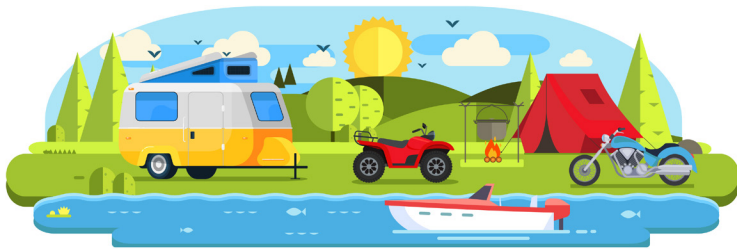
**It's easy to vote!** Just go to [interracu.com](https://interracu.com) and click on the link from the home page. Then, follow the prompts to learn about the candidates and cast your ballot.

The 90th Annual Meeting of Interra Credit Union will be held Monday, March 21, at 5:30 pm at the Main office. Members are invited to attend the in-person meeting. The program will consist of a short business session, focused on a review of the 2021 financial report, operations, and election results.



### Best Summer Ever! Loans of Fun.

As promised, Interra is pulling out some of our favorite promotions in order to celebrate our 90<sup>th</sup> birthday. Interra's Loans of Fun helps get you ready for the summer. Now is the perfect time to buy that motorcycle, boat, jet ski, RV, ATV or other fun toy you've been eyeing. Have the best summer ever with a recreational loan from Interra Credit Union. Take out a new loan or refinance your loan from another institution between March 1 through April 30, 2022, and no payment will be due for 90 days from the loan closing date.<sup>1</sup>



#### It's fast and easy, too:

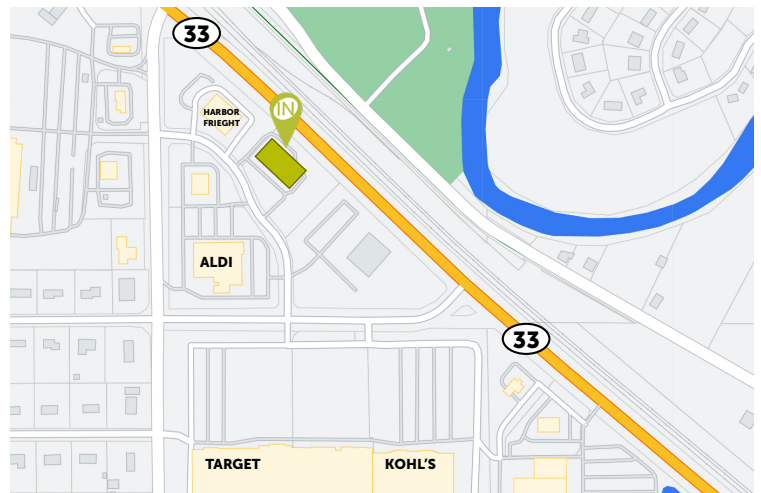
- Choose your new ride today.
- Rates as low as 2.79% APR<sup>2</sup>
- Apply for your loan online, in-person, on the phone or at participating dealerships.

For more information or to schedule an appointment, contact Interra through our **online appointment scheduler** or call 574-534-2506.

<sup>1</sup>90-day deferred payment promotion available for new recreational vehicle loans only. Current Interra loan refinances are not eligible. Interest will begin accruing the date the loan is funded. The processing fee is \$125; \$199 for loans through participating dealerships. <sup>2</sup>Annual Percentage Rate. Rates and terms subject to change without notice. All loans subject to credit and collateral approval. Not all applicants will qualify for the lowest rate.

### Dunlap's Grand Opening

Join IN as Interra's Peddler's branch relocates to Dunlap! We'll be moving on the other side of the tracks near the Target®, Kohl's®, and Meijer shopping areas. Our new office will boast a larger lobby, additional office spaces, and an extra drive-thru lane. Services include consumer, business, lending, mortgage, and wealth management. To accommodate the move, our Peddler's office (located at 2410 Peddler's Village Road) will be permanently closed starting Monday, February 28. On Monday, March 7, we'll reopen at our new Dunlap location (4330 Elkhart Road). Be sure to join IN during our grand opening week!



 The new Dunlap branch location will be at 4330 Elkhart Road, Goshen.

# ENROLL NOW!



Make sure you don't miss out on important information, enroll in Online Banking today.

- See your credit score
- Easy transfer of funds
- Pay your bills online
- 24/7 account access
- Make deposits on your phone
- Apply for a loan



## Lending a Hand – Your Local Financial Resource

With a persistent increase in inflation, we can expect to see the U.S. Federal Reserve tighten monetary policy this year. Changes to this policy will significantly impact the current rate environment. "We are already seeing a slight increase in rates," stated Randy Lehman, Regional Vice President and Business Lending Manager at Interra. Several financial sources are predicting the first major wave of interest rate increases starting in March. If you've been looking at updating equipment for your operation or even considering relocating your business, now may be the right time to make that change. "We are encouraging our business members to take advantage of the lower rates currently being offered," added Lehman.



Randy Lehman

Aside from loan applications, it is important to stay up to date and educated on what's taking place in our local economy. "It is our responsibility to be a resource for our members," stated Alan Hauger, Business Lender for Interra. "Economic forecasters are predicting a shift in our economy this year and it is our priority to work alongside our members to help navigate any changes that may occur," Hauger said.



Alan Hauger

Here to lend a hand. Interra's business team is here to support you through your financial needs whether that be walking you through a loan process or helping you plan for the future, we've got you covered. To learn more about how Interra business services can assist you, visit: [interracu.com/business/lending](https://interracu.com/business/lending).

**"We are encouraging our business members to take advantage of the lower rates currently being offered."**

-Randy Lehman

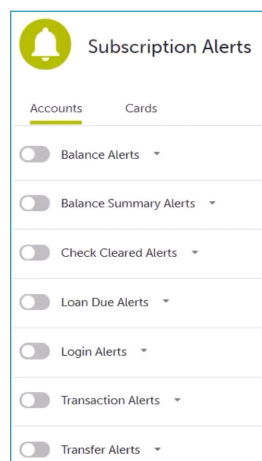
**"Economic forecasters are predicting a shift in our economy this year and it is our priority to work alongside our members to help navigate any changes that may occur."**

-Alan Hauger

## Online Banking: How to Set up Balance Alerts

**Did you know** that you can set up balance alerts through your mobile app? This gives you notifications if your account goes below or above your selected balance amount.

- Sign into your Interra online banking app.
- Select the Menu tab on your app or click on the 3 dots on the right side of your desktop
- Select "alerts".
- Under the "subscription alerts" choose "balance alerts" and your preferred Interra account.
- Set the below and above amount (i.e., below \$250 and above \$1,000).
- You're all set.



Receiving alerts is another way Interra keeps you protected. To learn more about alert options available through the mobile app, visit [www.interracu.com/onlinebanking](https://www.interracu.com/onlinebanking). Not enrolled in online banking yet? Search the app store and download it today. Carrier data rates may apply.

## Construction Loan \$500 Lender Credit at Closing

At Interra, it's not just a house, it's your home. It's about the memories that will be made with you and your family. It's a big deal, personally and financially. When you apply for an Interra Mortgage, you're supported by local people you know and trust in the community. Interra's mortgage loan originators will work to match you with the mortgage that meets your needs and lifestyle. Because at Interra, our loans put your dreams within reach.

With mortgage rates at an all-time low, now is the perfect time to consider Interra for your mortgage needs. **Any new construction loan application<sup>1</sup> received between February 25, 2022, and April 30, 2022, will receive a \$500 lender credit at closing.**

- Amish financing available.
- Purchase plus improvement options.
- Land Gorilla Software with the OneSite App.
- One-time close; rate locked in at origination.
- 12-month construction period.



Apply today at [interracu.com/mortgage](https://interracu.com/mortgage) or contact us at 574.534.2506. You can also follow us on LinkedIn at [linkedin.com/showcase/interra-credit-union---mortgage-/](https://linkedin.com/showcase/interra-credit-union---mortgage-/).

<sup>1</sup>Any Interra Credit Union construction loan application received between February 25, 2022 and April 30, 2022 will receive a lender credit at closing valued at \$500.00. This amount will be refunded at loan closing. Fixed or adjustable rate available. One-time closing. 12-month construction period. Interest only payments during the construction period. Offer available for primary residence only. Must be 18 years of age or older. Terms and conditions of this offer, including its termination, may change without prior notice. Loan subject to qualifications and approval. Not all will qualify. NMLS #623379

Get connected today!



Hours and Locations

Visit [interracu.com/hours-locations](https://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





Three candidates for the Board of Directors and one candidate for the Supervisory Committee are presented to the Interra Credit Union membership for approval this year.

## **Gina Leichty | Goshen, IN - Board of Directors**



- Co-Owner, Eyedart Creative Studio, a Marketing firm in Goshen.
- Interra Credit Union board member for the last three years.
- Steering Committee Member, Vibrant Communities of Elkhart County, 2015-2017.
- Founder and President, Goshen Theater, Inc., 2009-2017.
- President, Downtown Goshen, Inc., 2006-2018.
- Founder of Goshen First Fridays, 2007.
- Entrepreneurship Board Member, Startup South Bend – Elkhart, 2015-2017.
- Committee Member, Well Foundation, Goshen 2016-2017.
- Bachelor's degree from Goshen College.

"I am most enthusiastic about projects and organizations that blend values-driven idealism with results-driven pragmatism. For me, the mission and work of Interra Credit Union strike that important balance. During my 25 years in Goshen, I've watched the credit union grow and expand its services in an ever-changing marketplace without losing sight of its core values. As a board member, I will continue to support this mission to ensure the credit union continues to be a prominent and highly valued resource in our community and beyond for decades to come.

I graduated from Goshen College with a Bachelor's Degree in English, which developed my passion for effective communication. My love of words, design, and community development forged my career developing successful marketing strategies for clients in both the public and private sectors. My fulfillment comes from using my professional skills to enhance community vibrancy. I am an unrelenting believer in the power of marketing for good."

## **Bruce Stahly | Goshen, IN - Board of Directors**



- Retired school administrator; superintendent of Goshen Community Schools from 2002-2012; Educational consultant for numerous school corporations after retirement.
- Current Vice Chair of Interra Board and current Chair of Interra Cares Foundation.
- Goshen College Board Chair, past president of Goshen Rotary, member of the Elkhart County Community Foundation Kids and Family grant committee, member of College Mennonite Church, and Chair of the Spring Brooke Homeowner's Association.
- Horizon Education Alliance – part-time Senior Financial Advisor.
- Recipient of the Indiana School Board Association Lorin A. Burt Award, 2010.
- Goshen College, B.A.; Indiana University, M.S and Ed.D., Doctorate of Education.

"I am seeking a seat on the board because I believe Interra is an incredible asset to the many communities it serves. I hope to help make it an even greater asset with the investment in the people who live and work here and the businesses who operate in our communities. Interra's Vision Statement is the reason I wish to continue serving on the Board – "Do Well to Do Good". The Interra Board wishes to continue doing well and so we can do good in the many communities we serve!"

## **Carl Stoltzfus | Goshen, IN - Board of Directors**



- Self-employed farmer and partner, Prairie Dairy Farms, also employed by Trimble Electronics.
- Current Treasurer of Interra. Member for the last nine years.
- Bachelors' degree in agricultural economics and farm management, Purdue University.

"I hope to continue to serve Interra and its members. I bring a young, agricultural, and business mind to our diverse board. I want to work to bring the many financial opportunities Interra offers to new members and help find better ways to serve our current members.

Interra has the opportunity to serve our growing and diverse membership. Our credit union has a broad footprint in counties and communities that allow us to exceed members' expectations of what a financial institution should be. We need to work to provide the services, relationships, knowledge, and products to meet our members' needs. In my view, Interra is challenged by governmental regulations and restrictions.

However, we will work to find solutions and outcomes that keep the credit union financially responsible while helping our members achieve their financial goals."

## **Michelle Adams | Syracuse, IN - Supervisory Committee**



- Manager at Kruggel Lawton CPA firm for the last nine years, specializing in Client Accounting and Advisory Services along with providing tax services to clients.
- Interra Credit Union supervisory committee member for the last three years.
- Bachelor's degree in accounting from Indiana University, South Bend.

"I would love the opportunity to continue to serve on Interra's Supervisory Committee for another term and to be a part of the continued growth and positive impact that this organization has in the communities in which it serves."