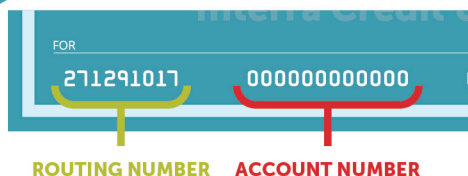




January 2018



## 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 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.

## Interra Adds New Money Market Tiers

Good news! Interra Credit Union has added new tiers for the Money Market Account (MMSA) that took effect on January 1, 2018. Now you have the opportunity to earn higher rates for your higher balances.

### The new tiers are as follows:

\$1000.00 - \$49,999.99  
\$50,000.00 - \$99,999.99  
\$100,000.00 - \$249,999.99  
\$250,000.00 - \$999,999.99  
≥ \$1,000,000.00

To learn more about the new rates, visit [interracu.com/rates](http://interracu.com/rates), or call or visit any Interra office.



## It's Election Time! Call for Nominations

One of the differences between banks and credit unions is democratic structure and control. This means officials are elected by fellow members to oversee the governance of Interra's financial cooperative. These individuals make a commitment to serve in a way that maximizes the shared interest of all members.

Volunteer service provides the unique opportunity to help chart the course of Interra, now and in the years to come. With that in mind, are you interested in serving your community and your fellow credit union members? Perhaps you have skill sets or are qualified in a particular area, such as finance or strategic planning. Or maybe you are passionate about Interra Credit Union and its future.

This call for nominations is a request for enthusiastic volunteer members interested in helping to build the credit union. Experience in financial services or as a board member is not required. In 2018, two (2) seats on the Board of Directors and one (1) on the Supervisory Committee, all 3-year terms, are up for election. In addition, the unexpired term of board member **Russ Rupp** will also be filled. Incumbent board members **David Eby** and **Tim Yoder** are seeking reelection, as is Darin Short from the Supervisory Committee.

### To be eligible, the individual must:

- be an Interra member in good standing, meeting qualification criteria;
- submit a cover letter identifying why he/she is qualified to serve on the Board of Directors and/or Supervisory Committee;
- meet the requirements of the Board of Directors or Supervisory Committee job description; and
- obtain and submit three (3) letters of recommendation from Interra members.

If you are interested in running for a position, please call Interra at 574.534.2506, ext. 7262, to obtain an application and related information. The deadline for delivery of all required information and letters to the credit union is at the end of the business day on Tuesday, January 16, 2018.

The Nominating Committee will review applications and establish a slate for the 2018 ballot, holding the right to approve any and all names that will be placed on the ballot. The election will be conducted online and by phone from March 12-26. The Annual Meeting is scheduled for March 26, beginning at 5:30 pm, at the Interra main office in Goshen.

Additional information about the election and the Annual Meeting will be provided in future issues of *Intouch* and online.

# Stay Connected.

Use  
Interra's  
Mobile  
App.



AMERICAN SHARE INSURANCE

Your savings insured to \$250,000 per account. By members' choice, this institution is not federally insured.



## Win Debit to Win It. Monthly Prize

You get an automatic entry each and every time you make a purchase with your Interra debit card!



**November #DTWI Winner:** Becky Blaton,  
New Paris

Learn all about Debit to Win it at  
[interracu.com/winit](http://interracu.com/winit) or visit any Interra office.

## Save for 2018 Shopping Open a Christmas Club Account

More than 3,500 Interra Credit Union members saved over \$4 million through the Christmas Club program during the last year. That made for lots of happy and stress-free holiday shoppers!



Join IN! Open an Interra Christmas Club account online at [interracu.com/apply](http://interracu.com/apply) or visit any office. Make it systematic by regular, consistent deposits, such as every week or every two weeks. Make it automatic by using payroll deposit or a transfer from your Interra checking account. These simple strategies will help you reach your goal.

To make this even easier for you, the money you save in your Christmas Club account will be automatically transferred to your Interra checking or savings account on November 1, just in time for holiday shopping.

## Save on TurboTax Chance to Win \$25k!

As an Interra Credit Union member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 15.<sup>1</sup> [Start TurboTax today for free!](#)

### More Savings with Love My Credit Union Rewards!

In addition to the TurboTax discount, members have saved nearly \$2 billion with exclusive offers Sprint®, ADT, TruStage, and cash back shopping with Love to Shop. The more offers you take advantage of, the more you save. [Click here to start saving today.](#) or go to [interracu.com](http://interracu.com) for more information.

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/you/guarantees.jsp> for TurboTax product guarantees and other important information.

<sup>1</sup> Limited time offer for TurboTax 2017. 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.

TurboTax \$25,000 Sweepstakes. NO PURCHASE OR FINANCIAL DISCLOSURE NECESSARY. Open to legal residents of the 50 United States or the District of Columbia, 18 years of age or older at time of entry, who are customers of participating Financial Institutions or employees of participating businesses. Void in Puerto Rico and where prohibited by law. Sweepstakes ends 2/15/18. Subject to complete Official Rules and all applicable federal, state and local laws. For Official rules including participating Financial Institutions and business, odds of winning, alternate method of entry, and prize descriptions, visit <http://turbotax.intuit.com/go/sweepstakesrules>. PRIZES: 1 Grand Prize: A check for \$25,000. Retail value, \$25,000. 12 First Prizes: A check for \$1,000. Retail value, \$1,000 each. Maximum retail value of all prizes is \$37,000. The odds of winning a prize depend upon the total number of eligible entries received by the end of the Promotion Period. SPONSOR: Intuit Inc., 7535 Torrey Santa Fe Rd, SDG-2A-03-22E, San Diego, CA, 92129.

\*Activ. Fee: Up to \$30/line. Credit approval req. **Sprint Credit Union Member Cash Rewards Offer:** Offer Ends 12/31/2018. Avail. for eligible credit union members and member employees (ongoing verification). Tax ID req. to establish business acct. Switch to Sprint and receive a \$100 cash reward for each new smartphone line activation. Reqs. port-in from an active number (wireless or landline). Existing customers receive a \$100 cash reward for each new smartphone line activation and/or a \$50 cash reward for each smartphone line transferred to program. New lines req. activation at point of sale. Max 15 lines. Sprint acct must remain active and in good standing for 31 days to receive Cash Reward. Excludes MBB devices, tablets and Sprint Phone Connect, upgrades, replacements and ports made between Sprint entities or providers associated with Sprint (i.e. Virgin Mobile USA, Boost Mobile, Common Cents Mobile and Assurance.) May not be combinable with other offers. **\$50 Loyalty Cash Reward:** Members can earn one \$50 cash reward annually when Sprint acct remains active and in good standing for 1 year. Max 15 lines. Cash Reward: Cash Reward issued by CU Solutions Group. Allow 6-8 wks for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 8 wks, visit [lovemycreditunion.org/sprintrewards](http://lovemycreditunion.org/sprintrewards). Other Terms: Offers/coverage not avail. everywhere or for all phones/networks. **May not be combinable with other offers. Offer, terms, restrictions, and options subject to change and may be modified, discontinued, or terminated at any time without notice.** Restrictions apply. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners.

## To Holders of Traditional IRA Accounts: Withholding Notice (form 2317)

Withdrawals 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 withdrawal. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA withdrawals, 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. Please consult with your tax advisors to determine how this information may impact your own situation.

## Attention: Interra Rewards Participants

Are you a participant in the Interra Rewards program, earning points for using your debit card? You will continue to earn points until the discontinuation date of January 31, 2018. Points should then be redeemed by April 30, 2018.

## Interra Offices Closed

**Martin Luther King, Jr., Day**  
All Interra offices will be  
closed:  
**Monday – January 15, 2018**

Due to construction, our  
**Middlebury office** will be  
closed on:  
**Tuesday, January 16, 2018**



LOVE MY  
CREDIT UNION  
REWARDS



intuit  
**turbotax.**

## Where to Find Us

For hours and locations, visit [interracu.com](http://interracu.com) or call 574.534.2506 • Toll Free 888.432.2848