

Retirement Plan Services

A variety of retirement plans are available to businesses and business owners. Both Interra Credit Union and Interra Investments¹, located at Interra Credit Union, provide plan options, with potential tax advantages, for you and your employees.

At Interra Credit Union, you can choose from both traditional and Roth IRAs, investing in savings account and certificate options.

Interra Investments offers 401(k), SEP, Simple IRA, traditional and Roth IRA solutions, with a variety of investment options to meet your needs.

¹Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 866.512.6109. **Non-deposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

Contact Interra

Phone Center
574.534.2506

Mailing Address
PO Box 727
Goshen, IN 46527

Website
interracu.com

Shared Branch Network
co-opsharedbranch.org

Interra Connect
574.533.7484 • 877.800.3228

Business Services



To meet your needs



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

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Like your business or organization, Interra Credit Union is a local business. The products and services you provide contribute to our local economy and help meet the needs of our communities. You are our neighbors and our friends.



Business Loans

Interra offers a variety of loans designed to help keep your business running smoothly. You can count on Interra to provide the resources you need, with convenient terms and competitive rates.

Working capital line of credit

- Multiple collateral options
- Easy access, including online banking

Term loans

- Equipment, machinery, improvements and expansion financing
- Transportation and business vehicles
- Flexible terms and competitive rates

Commercial real estate

- Available for purchases, refinances, and expansion projects
- Owner-occupied and non owner-occupied
- Customized loan package, extended terms, and low fees
- Investment properties – single unit, duplex and multi-unit properties with low closing costs and attractive terms

Business MasterCard® program

- Convenience of individual cards and the spending control of individual credit limits
- Online account management system to manage your cash flow and track employee expenses
- Earn rewards on all purchases

Convenience and e-Services

e-Services

- Interra Online Banking
- ACH origination
- Remote Deposit Capture
- Mobile Remote Deposit Capture
- Business Bill Pay
- Online wires
- Positive Pay
- e-Statements
- Mobile app and mobile banking
- Interra Connect telephone banking
- e-Alerts and text alerts
- Multi-user setup

Merchant Processing Solutions

Interra partners with a worldwide leader in payment solutions to ensure the best service. You can tap into the power of the most widely used electronic payment options including Visa®, MasterCard®, Discover®, American Express®, Diners Club® and JCB® transactions.

Deposit Services

Business checking

Interra offers four checking options, custom-designed for your business needs.

- Business Classic Checking – a simple, low maintenance account
- Business Plus Checking – ideal for businesses with high transaction volume
- Business Premier Checking – a robust account, for businesses needing a menu of treasury management services
- Community Nonprofit Checking – for a variety of community-type accounts

Other deposit services

- Business savings
 - Business money market
- Receive the benefits of higher rates and peace of mind, knowing you have access to your funds when you need them.
- \$1,000 minimum to open
 - Tiered rates to maximize your earnings
- Certificates

HSAs – Health Savings Accounts

If you have health insurance through a qualified high deductible health plan (HDHP), you can use an HSA to help pay for current medical expenses and save for future needs. Interra offers flexible account selections, including savings, checking and certificates.

Additional Business Services

- Night depository at all Interra offices – locked commercial bags available at no charge
- 1031 “Like Kind” property exchange – Qualified Intermediary
- Notary public at all offices
- Safe deposit boxes at most Interra offices



Learn more!

- Visit any Interra office
- Call us at 574.534.2506
- Check us out at interracu.com

At Interra, you will find people who are committed to providing the expertise you need, the personal service you deserve and the attention you require to help you succeed.