

From Monthly to Quarterly

As we kick-off 2023, Interra remains committed to providing our members with up-to-date information that keeps you informed. To conserve paper resources and utilize our technology services, Interra's INsite newsletter has transitioned from a monthly to a quarterly publication. Members will now receive newsletters with their statements delivered in January, April, July, and October.

What additional ways will Interra keep members informed throughout the year?

Important information will continue to be shared frequently on the credit union's website, social media, digital banking and in-branch. Additionally, members with accurate email addresses will receive emails about upcoming credit union events, holiday hours, product and services changes, and further pertinent financial information. We encourage you to routinely check these platforms to stay informed about credit union updates.

Grow with Interra in 2023

From share certificates to money markets, Interra has competitive rates in the market allowing you a variety of options to help reach your savings goals. Now is the time to take advantage of the resources available to you through your credit union membership and start allowing your savings to grow in 2023!

Share Certificates offer savings for long and short-term goals with a higher dividend rate than a normal savings account. Plus, Interra is now offering share certificate specials with a unique term and dividend rate to have even more savings options.

- Choose from 3, 6, 12, 18, 24, 36, 48 and 60-month term options.
- Minimum balance as low as \$500.
- Competitive rates with dividends paid monthly.
- Conveniently open a Share Certificate online.

Money Market Share Accounts have competitive tiered rates for savings choices.



- The more you deposit, the higher your rate.
- No monthly service charge when you maintain a minimum balance of at least \$1,000.¹
- Receive free checks.
- Unlimited transactions.

Interested in learning how you can grow your money with a share certificate or money market account? Check out more details and savings calculators at interracu.com.

With a variety of options to best suit your needs, start growing your money today!

¹ \$5 monthly service charge if minimum balance not maintained.

Interra's here for you.

The new year can feel daunting after the hustle, bustle, and spending of the holiday season. If you can relate to this, don't worry. Interra's here for you. We are committed to being your trusted resource during those difficult financial times.

Skip-A-Payment. If you find that you are short on funds and still need to pay the bills, Skip-A-Payment could be a service that helps you when you need it most. Qualified, secured consumer loans are eligible for the program. Skip a payment up to 2 times per rolling 12-month period (cannot exceed 6 skips per loan or 2 skips in a row).¹ The good news is that Skip-A-Payment won't hurt your credit and **has only a \$25 processing fee per loan, per request.**

You can sign up 3 ways:

1. Log into your digital banking.
 - a. From the app: Choose Skip-A-Payment from the Menu in the lower right corner.
 - b. From the desktop: Click the 3 dots at the top of the dashboard and select Skip-A-Payment.

2. Complete the online digital form found on Interra's website allowing up to 2 business days for processing.
3. Call or text us at 574-534-2506, chat online, or stop by any branch to get started.

Greenpath Financial. Interra's partnership with Greenpath allows for free and confidential wellness tools. With a personal advisor, you receive financial counseling and access to debt management services, educational tools, and much more! Learn how to pay down debt faster, improve your credit score, student loan options and even housing decisions. To receive this free counseling session, simply call 877-337-3399.

Interra's Technology Services. With nearly 70 online calculators found throughout Interra's website, you can find the tools to help you crunch numbers for financial situations such as debt, mortgage, savings and much more! Find the calculators in our Tools You Can Use at interracu.com.

Credit Score and Alerts. Monitor your real-time credit score when you're signed up for SavvyMoney® in our digital banking. This also provides additional fraud support by providing alert options or other product suggestions that may be a good resource personalized just for you.

Continue to prepare for the future. By adjusting your spending habits and starting an emergency savings, you can have additional resources to help you cover unplanned or unexpected expenses.

Never hesitate to contact us! Interra's staff and lenders are equipped to help you find solutions, regardless of your situation. Know that you are not alone during any financial hardship you may be experiencing. It's Interra's commitment to you and our community.

¹ All Skip-a-Payment requests are subject to eligibility and approval. Interest will continue to accrue. A skipped payment may reduce any GAP insurance claims on insured vehicles. Please consult your GAP Policy for more information. [Skip-a-Payment Terms & Conditions](#).

Board Nomination and Voting Coming Up Annual Voting Begins March 6

Individuals interested in serving on Interra's Board of Directors or Supervisory Committee are invited to obtain an application and related information by contacting Interra at 574.534.2506 ext. 7262. The deadline for delivery of all required information is at the end of the business day on Friday, January 13, 2023.

Interra's annual voting period will begin March 6. This 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. Beginning in February, please take time to review the candidate information, that can be found on the Interra website or at one of our 16 branch locations.

Keep Your Business Protected with Positive Pay

In this day and age when fraud can affect many, Interra remains committed to help keep our businesses safe. Positive Pay is an automated fraud detection tool, designed to prevent check and ACH fraud, and provide further protection for our business members and their operation.

Positive Pay:

- Provide a listing of authorized checks and/or ACH debits.
- Receive exception alerts when any check or ACH debit does not match.
- Stop any check or ACH debit exceptions.

To learn more, contact Interra Business Services by calling 574.534.2506 ext. 7015 or by emailing businessdept@interracu.com.

A two-week voting period will begin Monday, March 6 and end Monday, March 20. Members will be able to vote until the annual meeting begins on March 20 at 5:30 pm.

It's easy to vote! Watch for the voting link to be posted on March 6 at 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 91st Annual Meeting of Interra Credit Union will be held Monday, March 20, 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 2022 financial report, operations, and election results.

INtime Lending: 48-Hour Decision Making!

Does your business or farm need some extra funds to assist with the purchase of a vehicle, equipment or supplies? Interra's INtime lending specializes in an expedited business and agribusiness lending up to \$150,000 with funding approval within 48 hours.¹ It's never too early to start preparing for the Spring and your continued business growth.



From term loans to a line of credit, you can learn more and apply now at interracu.com/business.

¹48-hour decision based on average application review time for qualified applicants with proper documentation needed for review. Not all will qualify. Please see FAQ for details.

Are You Up-To-Date?

Don't miss out on important information about your products, our services, security facts and much more! Be sure your current mailing address, email, phone and contact information are all up-to-date in order for you to stay informed.



To check your information, you can:

1. Click on your profile in digital banking and update details.
2. Verify your information with an Advisor when you visit an Interra office.

And while you're at it, don't forget to text Interra at 574-534-2506 to get signed up for important text messaging.¹

¹For your safety, never send private and confidential information including your account number or account details until authorized by an Interra employee. Text message and data rates may apply.

Start Saving Now!

With the holiday season wrapping up, are you looking for ways to get a jumpstart on saving for next year's festivities? If the answer is yes, an Interra Christmas Club¹ account might be the right option for you.

A Christmas Club account is a valuable tool to help save for those extra shopping expenses. Set up an automatic transfer to help fund your account each pay period.

Start preparing for the 2023 shopping (holiday) season. Set up your Christmas Club account in digital banking, call or text us at 574.534.2506, chat online, or stop by any Interra branch to get started.



¹There is a \$10 minimum balance to open a Christmas Club account. You may open more than one Christmas Club account. The Christmas Club year is from November 1 to October 31. Final dividends for the club year will be credited to your primary checking account on October 31, 2023 at end of day. If you do not have a checking account, your funds will be deposited into your savings account. Withdrawals from the Christmas Club account prior to end of the club year will be assessed a \$10 service charge, per withdrawal.

Interra's Hometown Giving Project Supports Local Nonprofits



Interra Credit Union recently completed its 29th year of Hometown Giving. Together staff and credit union members raised monetary and physical donations to benefit nearly 35 nonprofit agencies in the five counties Interra serves. These agencies focus on

the needs of adults and children, meal providing, clothing, medical supplies, and education.

"Our Hometown Giving service project has helped pave the way for the credit union's mission to Do Well To Do Good™ in the communities we serve," stated Amy Sink, Chief Executive Officer at Interra Credit Union. "The impact credit union members and staff provide to our local nonprofits during this time is greatly appreciated in our communities."

In addition to a corporate donation, Interra's Angel Tree, Adopt-A-Families, and Merry Match provided extra monetary and physical support. Internal fundraisers, the Staff Raffle and the Premier Silent Auction, also greatly supported the grand total. Stay tuned to learn more details on the total dollars raised during 2022's Hometown Giving service project on Interra's social media platforms and website. Thank you to our incredible members and staff for their support during Hometown Giving this year!

Ways You Can Save with TurboTax® and H&R Block® this Tax Season

Tax season is coming up and Interra Credit Union members can receive special savings. Interra Credit Union works with both TurboTax and H&R Block to offer special savings for our members.

To get started today, scan the QR code and save!



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.

Don't Forget When Filing Taxes

To ensure timely deposits of your refunds this tax season, it's essential that you provide your account numbers provide your account numbers in an accurate format.

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.
- You can also see your full account number in your digital banking by clicking on the account and then choosing the Details.

Deposit to your savings account:

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

If you have questions about direct deposit of your refunds, please call Interra or visit any office.

Selling Your Home?

It's a new year and a seller's market. If you're interested in selling your home, you won't want to miss Interra's upcoming *free* Home Seller's Seminar. A panel of local and knowledgeable realtors will share home selling tips and answer your questions.

What: Home Seller's Seminar
When: Wednesday, January 11, 2023
Time: 12:00 pm
Where: Elkhart Chamber of Commerce
 418 S. Main St.
 Elkhart, Indiana

A catered meal will be provided for registered guests attending in-person. Interested in attending? Scan the QR code below to register to attend. Hurry! Registration is due by **Wednesday, January 4**.



Upcoming Holiday Hours

Interra offices will be closed on the following holidays:

Monday, January 2
 New Year's Day Observed

Monday, January 16
 Martin Luther King Jr. Day

Monday, February 20
 Presidents' Day

While all Interra offices will be closed on this day, our staff will be gathering for our annual training during Vision Day.

Check out Interra's branch hours, holidays and locations at interracu.com/hours-locations.



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. We recommend you seek the advice from a qualified tax advisor.

BANKS HAVE TELLERS. WE HAVE LISTENERS.

Banking is different here.

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



EQUAL HOUSING
 OPPORTUNITY NMLS #: 623379



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

Get connected today!



Hours and Locations

Visit interracu.com/hours-locations
 or call **574.534.2506** or **888.432.2848**



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