

Mind Over Money

Understanding Your Spending Habits

The holiday season often leaves us with more than just warm memories—it can also leave us with lingering expenses. But have you ever wondered why we spend the way we do? The answer lies in psychology.

Why We Splurge

Shopping triggers a dopamine release in the brain, creating a sense of reward and pleasure. This “dopamine effect” can lead to impulse purchases, especially during high-emotion periods like holidays or sales events.

How to Make Smarter Choices

- **Pause Before You Purchase:** Try the 24-hour rule—wait a day before making non-essential purchases.
- **Set Friction Points:** Remove saved credit card info from online accounts to make buying less automatic.
- **Track Your Spending:** Use budgeting tools or apps to visualize where your money goes.

Interra Credit Union Can Help

Ready to stay on track this year? Head to interracu.com/tools for budgeting tools, tips, and resources designed to help you make confident financial decisions. By understanding the psychology behind spending, you'll be empowered to make choices that truly align with your goals. Start today, your future self will thank you!



Limited Pennies

As a result of the U.S. Treasury ending production of the penny, availability of pennies has changed. We have limited availability for penny withdrawals. However, we can still accept deposits with pennies at this time.



FINANCIAL WELLNESS

Your financial wellness checklist

- ☒ Start small and make it automatic
- ☒ Tackle debt head-on
- ☒ Strengthen your credit
- ☒ We're here to help

Invest **IN** Stability

Secure today. Thrive tomorrow.

EARN UP TO
3.92% APY¹
2-Month Certificate



¹2-month Certificate Special. Rates are expressed as Annual Percentage Yield (APY) and are accurate as of December 15, 2025 and available to all members of Interra, excluding Public Funds. Penalties apply for early withdrawals; fees may reduce earnings. Minimum to open and earn dividends is \$500; no maximum. Rates and terms are subject to change without notice. Must have an Interra membership account to purchase certificates. Membership qualifications apply. Upon maturity this certificate will automatically renew at a 3-month term at the prevailing APY for that term.

Looking Ahead

Financial Trends That Matter

The financial landscape is evolving rapidly. Here are three trends to watch in 2026 and how you can prepare:

1. Digital Wallets on the Rise

Mobile payments and digital wallets are becoming the norm. Make sure your Interra accounts are linked securely and explore our mobile banking options for convenience and safety.

2. AI-Driven Budgeting Tools

Artificial intelligence is making personal finance smarter. Expect tools that analyze your spending patterns and suggest ways to save. At Interra, we are always exploring new ways to bring our members the best solutions.

3. Cybersecurity Matters More Than Ever

As technology advances, so do cyber threats. Enable multi-factor authentication and stay informed about security best practices. At Interra, we're committed to keeping your data safe.

Stay Ahead with Us

Interra is here to help you navigate these changes with confidence. Visit [interracu.com/tools](https://www.interracu.com/tools) to explore helpful resources and get the latest updates on new tools and services designed to support your financial wellness.

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.

Now earn up to

3.11% APY ^{1,2} **LINKed** MMSA

&

3.99% APY ^{1,3} **BUSINESS LINKed** MMSA

HIGH YIELD account with easy access to your funds.

¹Rates are expressed as Annual Percentage Yield (APY) and are accurate as 12/9/25 and are subject to change without notice. ²LINKed Money Market Share Accounts (LINKed MMSA) are tiered rate accounts. The minimum balance required to open this account is \$10,000, no maximum. Fees could reduce earnings on an account. For LINKed MMSA, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of the account. Rate tiers: 3.11% APY on balance of \$10,000-\$249,999.99; 3.29% APY on balance of \$250,000-\$499,999.99; 3.58% APY on \$500,000-\$999,999.99; 3.99% APY on balance of \$1,000,000-\$2,999,999.99; 4.30% APY on balance of \$3,000,000 and above. To receive the stated APY, the primary member must have at least one checking account and it must be in good standing, be enrolled in Interra Online Banking and elect to receive e-Statements. ³Business LINKed Money Market Share Accounts (Business LINKed MMSA) are tiered rate accounts. The balance ranges and corresponding dividend rates and annual percentage yields applicable to each tier are disclosed at [ww.interracu.com/rates](https://www.interracu.com/rates). For Business LINKed MMSA, once a particular range is met, the dividend rate and annual percentage yield for that balance range will apply to the full balance of the account. The minimum balance required to open this account is \$100,000. To receive the stated APY, the primary member must have at least one checking account and it must be in good standing, be enrolled in Interra Online Banking and elect to receive e-Statements.

Financial Mythbusters

Let's Set the Record Straight

Myth:

Making more money means I'll automatically save more.

Truth:

Not always! When income goes up, spending often does too—thanks to lifestyle creep. Saving isn't about how much you make; it's about planning and sticking to your goals.



QUICK TIP

At Interra, you can automate your savings. Even a small amount each paycheck adds up over time—and you won't even have to think about it.

Interra Call for Nominations & Annual Meeting

This Call for Nominations is a request for enthusiastic members interested in helping to build the credit union by overseeing the governance of our financial cooperative. Individuals will make a commitment to serve in a way that best represents the shared interest of all Interra members. Officials are elected by fellow members; however, experience in financial services or as a board member is not required.

To be eligible, the individual must:

- be an Interra member in good standing, meeting qualification criteria;
- submit the Board of Directors and Supervisory Committee Application/Agreement; and
- meet the requirements of the Board of Directors or Supervisory Committee job description.

If you are interested in running for a position, please call Interra at 574.534.2506 ext. 7304, to obtain an application and related information. The deadline for delivery of all required information is at the end of the business day on Thursday, January 15, 2026.

In accordance with the Board of Directors Governance Manual and the Bylaws of Interra Credit Union, the Nominating Committee will review applications and establish a slate for the 2026 ballot, holding the right to approve any and all names that will be placed on the ballot. The two-week voting period will be conducted online from March 2-16, 2026. Members will be able to vote until the annual meeting begins.

The 94th Annual Meeting of Interra Credit Union is scheduled for Monday, March 16, 2026 at 5:30pm, at the Main office in Goshen. Members are invited to attend in-person. The program will consist of a short business session, focused on a review of the 2025 financial report, operations and election results.

Additional information about the election and the Annual Meeting will be provided in the future through in-branch materials, online and via email.

Holidays & Important Dates

January

1 – New Year's Day – Closed

19 – Martin Luther King Jr. Day – Closed

February

16 – President's Day – Closed

While Interra offices will be closed, our staff will be participating in our annual Vision Day for in-service learning and rejuvenation.

March

2-16 – Interra Board Elections (will end at the start of the annual meeting)

16 – Interra Annual Meeting @ 5:30 pm

Connect with us using Interra's technology banking including our mobile app¹, online banking and ATMs.

¹Data carrier rates may apply.



32 Years of Making a Difference

Thank you to everyone who supported and contributed to our Hometown Giving project in 2025! Because of your generosity, we were able to assist families and nonprofit agencies throughout our local communities.

This annual tradition—now in its 32nd year—continues to show the incredible impact we can make when we come together. From providing essential resources to supporting vital programs, your contributions truly brighten lives.

A heartfelt thank you to everyone who donated, volunteered, or helped spread the word. Your involvement makes a lasting difference!

At the time of publication, total funds raised were still being finalized. Watch Interra's website and social media for the final amount.

Get connected today!   



AMERICAN SHARE INSURANCE

Your savings insured to \$250,000 per account.

By members' choice, this institution is not federally insured. NMLS#: 623379

For Hours & Locations:



interracu.com/hours-locations



574.534.2506 or 888.432.2848



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