# INtouch

December 2018




# hometown giving

celebrating 25 years

## Join IN to help our neighbors in need

This year marks an important milestone. It's the 25th anniversary of Interra Credit Union's annual Hometown Giving holiday service project. It started with donating a few coats to local children in need. Over the years, the Hometown Giving project has grown!

**Please join IN!** Working together, our efforts can positively impact the lives of those in need, especially during this holiday season.

### Merry Match – You give. We match.

Can you spare your change, or even a few dollars to help those in need? Your donations to Hometown Giving will be matched by Interra Credit Union, up to $25,000! Just make your donation at any Interra office.[1]

### Wish Lists and Other Activities

The service project elves at Interra have been busy making contacts, determining needs and compiling wish lists to help those in need, young and old. This year, Interra is helping to make a difference for those served by more than 30 organizations throughout our communities.

Look for the Giving Trees at all Interra offices, where you can pick up an ornament tag, shop for specific items and return the unwrapped gifts to any Interra office by the due date. You may find more information about the organizations we are supporting displayed at Interra offices and wish lists are also posted online at **interracu.com/hometowngiving**.

The agencies supported by Hometown Giving this year include: ADEC, Agape House, The Arc of LaGrange County, Bashor Children's Home, Boys and Girls Clubs (all the clubs in Elkhart County), Boys and Girls Club of Bremen, Cancer Resources, CAPS, Cardinal Services, Center for Healing and Hope, Church Community Services/Soup of Success, Clothes and Food Basket, Elkhart County Council on Aging, Elkhart Safe Haven Women's Shelter, Fairfield Food Pantry, Family Christian Development Center, Five Little Stones, Lakeland Youth Center, Lighthouse Day Care, MDC Goldenrod, Salvation Army – Goshen and Plymouth, The Post, Project Back Pack (Bremen), RETA, Ryan's Place, St. Joe Valley Blue Star Mothers, Spa Women's Ministry, Syracuse Food Pantry, Together We Rise, Wakarusa Elementary School, Wanee Wishing Well, and The Window.

Interra staff members are holding in-house fundraising events to place the emphasis on service, including dress down days, a staff silent auction and other events to support Hometown Giving.

Most importantly, the success of this annual community outreach is realized through the generous support of donations by you — Interra members — who year after year make the projects better because you join with us and support the efforts.

*Thank You!*

[1]All contributions to Hometown Giving through Merry Match are not tax deductible and are dispersed at the discretion of Interra Credit Union. Hometown Giving is a service project and is not a 501(c)3 organization, but makes its donations to those types of organizations.



# Need Extra Cash?
## Skip-a-Payment




Are you overwhelmed with all the expenses that come this time of year? Interra Credit Union may be able to help you out with the Skip-a-Payment program, which allows eligible members to skip a loan payment up to two times per rolling 12-month period (not to exceed six skips per loan).[1]

Secured consumer loans[2] are eligible for the program. If you want to skip a payment, please review all the information, including terms and conditions, and complete a Skip-a-Payment form for each loan. It's easy to access information and the online form at **interracu.com/skip-a-payment-program**.

[1]All Skip-a-Payment requests are subject to approval. Interest will continue to accrue during the month for which the payment is skipped. [2]Loans not eligible include loans secured by real estate, for example, mortgage or home equity, single payment loans, lines of credit and credit cards.

# Happy Holidays!

All of us at Interra Credit Union wish you every happiness for this holiday season and throughout the new year!

## HOLIDAY HOURS

Monday, December 24 — **Christmas Eve**:
All offices close at 12:00 noon.

Tuesday, December 25 — **Christmas Day**:
All offices will be closed.

Monday, December 31 — **New Year's Eve**:
All offices will be open regular hours.

Tuesday, January 1 — **New Year's Day**:
All offices will be closed.



EQUAL HOUSING OPPORTUNITY

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

# You Sign. You Save.

An easy way to save when you use your debit card.




The Sign & Save account at Interra provides an easy way to just save a little more, and that's a good thing. Here's how it works:

1. Make a signature-based purchase with your debit card.
2. Interra bumps the transaction amount up to the nearest dollar and deposits the change into your Sign & Save account.
3. Interra matches 5% of the total bump up amounts.

As an added bonus, Interra will match 25% of the bump up amounts for the first 30 days after account opening!

To learn more about the account, just go to **interracu.com/sign-and-save-account**, call the credit union or visit any office.

# Check Out Interra's Certificate Specials

Make more money with certificate specials at Interra Credit Union. To learn about current rates and terms, call Interra, visit any office or go to **interracu.com/rates**.

# Discounts Available To Interra Members

Saving on the products and services you want and need has never been easier. As an Interra Credit Union member, you have access to exclusive discounts and benefits.

### Here are some of the benefits and discounts available to you:

- Interra members get $100 per line in cash rewards for every new line activated with Sprint® and, for a limited time, this offer is available for unlimited lines. Plus, you'll receive $100 in loyalty cash rewards every year. Visit **lovemycreditunion.org/happy** to learn more about this limited time offer.
- Receive up to $15 off TurboTax® federal products.
- You may be eligible to receive an exclusive smoke communicator and a $100 gift card with a new ADT® monitored home security system. Please call 844.703.0123 to receive this special offer through the Love My Credit Union® Rewards Program.
- Get cash back at over 1,500 online retailers with Love to Shop.

Learn more about these and other valuable discounts at **interracu.com** (Discounts for Members) or at **lovemycreditunion.org**.