INtouch

January 2019

> "After they financed our building project, we moved all of our checking and saving accounts to Interra."



Dan Byler
Principal Owner,
LaGwana

Interra Credit union is a trusted banking partner for businesses of all sizes. First, we get to know your business. Then we give you the tools you need to go from 'what if' to 'we did it!' Interra offers competitive checking, expedited business loans and time-saving treasury management services. At Interra, we're inspired by your dedication, interested in your dreams and invested in your success.

Call Interra or visit any office to learn more about all the services available for existing and new business accounts.



It's Election Time:
Call for Nominations

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

Service to fellow members on the Board of Directors and the Supervisory Committee provide unique opportunities 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 members interested in helping to build the credit union. Experience in financial services or as a board member is not required. In 2019, three (3) seats on the Board of Directors and one (1) on the Supervisory Committee, all 3-year terms, are up for election.

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.
- 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. 7262, to obtain an application and related information. The deadline for delivery of all required information is at the end of the business day on Tuesday, January 15, 2019.

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 2019 ballot, holding the right to approve any and all names that will be placed on the ballot. The election will be conducted online from March 11-25. The Annual Meeting is scheduled for March 25, 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.

Save for 2019 Shopping
Open a Christmas Club Account



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

Be a Part of it All! Open an Interra Christmas Club account online at **interracu.com/apply** or visit any office. Make it systematic by with a regular, consistent deposit, such as every week or every two weeks. Make it automatic by using payroll deposit or a transfer from your Interra checking or regular savings account. These strategies will help you reach your goal.

The money you save in your Christmas Club account will be transferred to your Interra checking or savings account on November 1, just in time for holiday shopping.

Correct Account Numbers
Essential for Tax Refunds

To ensure timely deposits of your refunds this tax season, it's essential you provide your account numbers accurately.

Deposit to your checking account:



- Interra's routing number is 271291017.
- Your account number is a set of 10 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.

If you have questions about direct deposit of your refunds, please call Interra at 574.534.2506 or visit any office.

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.

EQUAL HOUSING OPPORTUNITY

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

BUSINESS OF THE YEAR!

Interra Credit Union was honored as the Large Business of the Year by the Goshen Chamber of Commerce, at its annual meeting last month. The award was presented for Interra's long legacy of community involvement, its support of the chamber and community businesses and for its innovation in business. Andy Marshall *(left)*, Executive Vice President/Chief Operating Officer, and David Birky *(right)*, Executive Vice President/Chief Strategy Officer, accepted the award on Interra's behalf.



Save with Turbo Tax
And a Chance to Win $25K!

Credit Union members have the opportunity to save up to $15 on Turbo Tax and a chance to win $25,000. TurboTax reports that it is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right. Plus, you'll be automatically entered to win $25,000 when you try TurboTax Online for FREE by February 14. To enter the sweepstakes and access the member discount, click on the TurboTax link at the bottom of Interra's home page at **interracu.com.**

THERE'S MORE! Right now, credit unions members can get cash rewards for each new line activated with Sprint®! Visit **LoveMyCreditUnion.org/Sprint** for all the details and special offers.

Visit **turbotax.intuit.com/lp/yoy/guarantees.jsp** for TurboTax product guarantees and other important information. Limited time offer for TurboTax 2018. Discount applies to TurboTax federal products only. 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 2/14/19. 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 **turbotax.intuit.com/go/sweepstakes** for the official rules. 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.