INtouch

November 2020

Interra to Host Blood Drive

As part of our **Hometown Giving** holiday service project, Interra Credit Union will host a blood drive in collaboration with the South B… Medical Foundation.

CANCELLED

"Pre-registrati… …now.com and input the sponsor code of Interra Credit Union - Goshen.

…others, an …embers, veterans and …

If you have questions or need more information about donating blood, contact the **South Bend Medical Foundation** at 574.234.1157 or donors@sbmf.org.

Veterans Day ★ ★

With Respect, Honor & Gratitude, We Pause to Thank All Veterans for their Service.

In Honor of Veterans Day all Interra offices will be closed **Wednesday, November 11.**

Happy Thanksgiving

Happy Thanksgiving from all of us at Interra! We extend a special greeting to thank you, our members, for trusting Interra with your financial needs.

NEW

Holiday hours:

- November 26 & 27, all offices closed.
- November 28, all offices open regular business hours.



Interra 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.

Continued on back

Need Extra Cash? Skip-a-Payment

The upcoming holiday season, not to mention cold weather, can be an expensive time of year. A little extra cash can help ease the stress. We 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 in a 12-month period.

- Skipping a payment won't hurt your credit report.
- Qualified consumer loans are eligible.
- $25 processing fee per loan, per request.

Qualified, secured consumer loans[1] are eligible for the program. Loans not eligible include loans secured by real estate, single payment loans, lines of credit and credit cards. 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 form online at interracu.com/skip-a-payment-program or at any Interra office.

[1]All Skip-a-Payment requests are subject to approval. Interest will continue to accrue.

hometowngiving

Interra Credit Union's signature holiday service project, Hometown Giving, includes more than 30 organizations from throughout Interra's footprint, during this, the 27th year of giving back.

While the project's official kick-off date is **December 1st**, the Angel Trees will be at all credit union offices by **November 23rd**. Organizations have submitted wish lists for needed items and adopt-a-family lists are also included. You can pick up angel ornament tags from the trees and return new, unwrapped gifts to any Interra office by the specified due dates.

Look for more information about Hometown Giving 2020 in the December issue of INtouch.



Interra Call for Nominations

Continued from front

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 2021, two (2) 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; 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. 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 Friday, January 13, 2021.

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 2021 ballot, holding the right to approve any and all names that will be placed on the ballot.

The election will be conducted online in March. The Annual Meeting will be held in late March 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 at interracu.com.

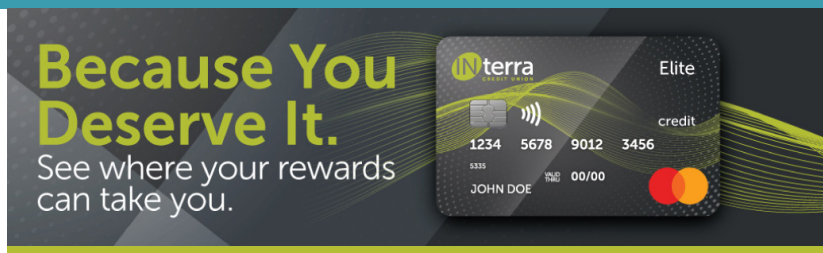
Refer A Friend And Receive $25

Some things are meant to be shared.



Tell your family and friends about Interra Credit Union! Will you spread the news about Interra Credit Union as the trusted financial resource you know and encourage family, friends and coworkers to make the switch? Just go to interracu.com/refer for more information and to access the coupon, or visit any Interra office.

We'll pay you $25.00 for the kind referral and your friend or family member can receive up to $40!



Elite Credit Card

Looking for more in a credit card? Interra's Elite Mastercard® offers:

- 10,000 introductory reward bonus points[1]
- 0% introductory and balance transfer APR for first 12 months[2]
- 1.5 points for every dollar spent
- No annual fee
- Plus more

Apply now at interracu.com/credit-cards.

[1]Must spend $2,000 in purchases within 90 days of account opening. 10,000 introductory reward bonus points can be earned by new and approved Interra Elite credit card members. Balance transfers (2% of the amount of each transfer), cash advances (2% of the amount of each cash advance), foreign transactions (up to 1% of each transaction in U.S. dollars), fees, interest and items returned for credit do not qualify as eligible purchase. Introductory reward bonus points will typically appear as a bonus on your Elite credit card account and may take up to two billing cycles after purchase requirements met. Available reward points will expire after 48 months. To redeem points, visit www.curewards.com. Bonus points are not available if you closed an Interra Platinum/Elite credit card in the past 24 months. [2]Annual Percentage Rate (APR). After introductory period, this APR will vary with the market based on Prime Rate. 11.25%, 12.25%, or 14.25%, depending on your credit history.

Fraud Awareness Week
November 15-21, 2020

Have you, or someone you know, fallen victim to a scam, fraud or identity theft? Unfortunately, the answer is probably yes. The importance of awareness and protection will be in the forefront during International Fraud Awareness Week, November 15-21.

Here is some useful information and resources:

- Contact Interra if you have any concerns about your account.
- Monitor your accounts for unusual activity. Interra Online Banking and the mobile app offer convenient ways to stay on top of your accounts.
- Visit the Federal Trade Commission and the Better Business Bureau online resources to search for common scams going on in your area.
- Monitor your credit. Annual Credit Report offers free credit reporting once a year: https://annualcreditreport.com.
- Freeze your credit with all three credit bureaus: Equifax, TransUnion, and Experian.

Get connected today!

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

INterra CREDIT UNION

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