

A BRIGHT START TO 2025: HAPPY NEW YEAR FROM INTERRA CREDIT UNION!

As we step into 2025, Interra Credit Union extends warm wishes for a Happy New Year to all our members and their families. The arrival of a new year is a time for reflection, gratitude, and excitement for the opportunities ahead.

We are deeply honored to serve as your trusted and valued financial partner. Over the past year, we have been privileged to walk alongside you through every milestone, challenge, and achievement. Whether it's helping you secure the perfect home, supporting your business goals, planning for retirement, or simplifying your day-to-day banking needs, we remain committed to your success and well-being.

2025 marks another year of working together to achieve your financial goals. Our mission remains steadfast; to be our members' most trusted and valued financial resource. That means we're committed to providing you with the tools, resources, and guidance you need to thrive. From innovative

banking solutions to personalized lending options and expert wealth management advice, Interra is here to support you every step of the way.

Looking ahead, we are excited to continue building meaningful relationships with you, fostering financial empowerment within our community, and delivering the exceptional service you deserve.

Thank you for choosing Interra Credit Union as your financial partner. Here's to a prosperous, healthy, and successful 2025 for all of us. Together, let's make it a year to remember!

Happy New Year!



MEMBERSHIP PAYS IN NEW WAYS WITH CASHBACK+



As an Interra member, you have special access to a personalized rewards program that brings you exclusive offers and promoted actions right through online banking. You can find all your available rewards by locating the CashBack+ tile on your homepage or from the menu.

Once you enter the experience, you will find that CashBack+ instantly rewards you for shopping at some of your favorite local and national retailers, just for being a member. You can earn up to 20% cashback on things like:

- Doing your weekly shopping at Kroger®
- Grabbing supplies for your next project at Home Depot®
- Planning your next vacation with Carnival Cruise™

Simply visit CashBack+, find your favorite brand, purchase a digital gift card for your next shopping trip, and instantly

earn cashback that you can transfer to your Interra account at any time. Beyond shopping, you can earn rewards by activating and completing simple actions¹ like enrolling in paperless statements or depositing your first mobile check. These can be found in the **Actions** section of your CashBack+ dashboard.

To create an even easier checkout experience, Interra has also recently rolled out **CashBack+ Pay**, available on Chrome Desktop and on iPhones. CashBack+ Pay is an easy way to take advantage of special offers at the point you are buying something online or in-store. You can quickly find a brand and purchase a digital gift card with the exact amount in your cart to pay in real time and earn instant cashback. Save time, while still being rewarded, and discover a new way to pay.

Get started today!

Download the **CashBack+ Pay App** and the **CashBack+ Chrome browser** now.

www.interracu.com/cashback

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With an average annual reward of \$105 per user, CashBack+ empowers you to budget, save for future plans, or indulge in a well-deserved treat. At Interra, getting rewarded has never been easier and your Membership Pays!

*Member must activate the reward to be eligible for the offer. Actions available are customized; not all members will receive the same Action offers. Account must be open at the time of payout. Cashback+ credits may be considered taxable.



THE GIVING CONTINUES

We're thrilled to share the incredible success of this year's Hometown Giving initiative! Thanks to your generous support, we have been able to assist families and non-profit agencies in our local communities. This annual tradition—now in its 31st year—continues to showcase the power of coming together to make a difference. From providing essential resources to supporting vital programs, your contributions help brighten the lives of those in need.

A heartfelt thank you to everyone who participated. Whether you donated, volunteered, or spread the word, your involvement has made a lasting impact. **The recipients of this year's monetary donations and wish list items collected include:** ADEC, ARC Opportunities, Bashor Children's Home, Boys & Girls Clubs (Bremen, Goshen, Elkhart, Middlebury, Nappanee, Plymouth, and Wakarusa), Cancer Resources of Elkhart County, Cardinal Services of Indiana, CAPS, Center for Healing & Hope, Clothes & Food Basket of LaGrange County, Council on Aging, Elijah Haven, Fairfield Food Pantry, Family Christian Development Center, Five Little Stones, Goshen Interfaith/First Light Mission, LaGrange Miracle Tree, Lakeland Youth Center, Life & Family Services, Lighthouse Daycare Ministry, Madison Township Fire Department, Marshall County Neighborhood Center, Middlebury Food Pantry, RETA, Ribbon of Hope, Ryan's Place, Sleep In Heavenly Peace, Soup of Success, Spa Women's Ministry, St. Joe Valley Blue Star Mothers, St. Paul's United Methodist Church Christmas Shoppe, Syracuse Food Pantry, The Salvation Army, The Villages, The Window, Tools 4 Schools, and Yellow Creek Daycare.

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

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. In 2025, 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; 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 **Wednesday, January 15, 2025**.

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 2025 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 3-17, 2025. Members will be able to vote until the annual meeting begins.

The 93rd Annual Meeting of Interra Credit Union is scheduled for Monday, March 17, 2025 at 5:30 PM, 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 2024 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
 20 — Martin Luther King Jr. Day — Closed

February

17 — 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

3-17 — Interra Board Elections (will end at the start of the annual meeting)
 17 — Interra Annual Meeting @ 5:30 pm

SAVE WITH TURBOTAX® AND H&R BLOCK®



Interra Credit Union works with both TurboTax® and H&R Block® to offer special savings and exclusive discounts on tax prep for our members. To get started today, scan the QR code and save! There’s more! Visit www.lovemycreditunion.org for all the details and special offers.



FEE CHANGES COMING FEBRUARY 1

Interra is committed to providing high-quality financial services while maintaining transparency and fairness. Beginning February 1, 2025, there will be a few updates to our fee structure. These changes are part of our ongoing efforts to ensure we can continue offering you excellent products and services.

Wire recall fee	\$60.00
Foreign item collection (\$300 minimum check).....	\$80.00/item
<i>plus foreign financial institution service fee (varies per institution)</i>	
Notary services (non-member)	\$10.00
Overnight vehicle title request.....	\$25.00

In addition, Money Market Share Accounts and LINKed Money Market Share Accounts checks will continue to be available for account holders but for a nominal fee.

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.

#2 Ag Credit Union Lender in the U.S.*

INcredible!

INterra
CREDIT UNION

*Callahan & Associates, 2023 †Not all applicants will qualify.
 AMERICAN SHARE INSURANCE Your savings insured to \$250,000 per account. By members' choice, this institution is not federally insured. NMLS #623379



Get connected today!

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

