

Starting good habits early

At Interra, we believe it's never too early to instill a sense of financial responsibility. That's why we have several programs designed specifically for young people.

Young Explorers Savings Club

For children 11 years and younger, our custom-designed program makes learning about money and savings an adventure! At account opening, children receive a Young Explorers theme bag filled with a safari of fun. They will also enjoy ongoing benefits, including an annual members-only event and for their birthdays, a specially-designed Young Explorers coloring card.

Check out the online resources, too, at interracu.com. You'll find kid-friendly activities and useful information.

Teens

Got a job? Saving for a car? You're probably thinking about a checking account and a debit card. You may wonder about a down payment for your first car. Count on Interra for not only the products you may want as your life changes, but also the resources to help you stay on track. You'll find lots of useful information, too, at interracu.com in the "Checking and Savings" section.

Credit Unions Rock

Once you're ready to start living the life you've always imagined — going to college, getting a job, finding a place to live, starting a family — Credit Unions Rock can provide tips and advice on realizing your goals. Just go to interracu.com in the "Checking and Savings" section.

Making it easier to reach your goals

Saving for your future has become more of a challenge than ever before. At Interra Credit Union, we make the journey a little easier by offering smart savings and investment solutions for every goal — a home, retirement, college, or just a special purchase. You can count on us to provide the expertise that helps ensure you'll get where you want to go.

Locations

Main Office • 300 W. Lincoln Ave., Goshen

College Green • 1501 College Ave., Goshen

Monroe • 1010 E. Monroe St., Goshen

Peddlers Crossing • 2410 Peddlers Village Rd., Goshen

Elkhart • 1139 CR 17

Middlebury • 106 Crystal Heights Blvd.

Millersburg • 113 W. Washington St.

Nappanee • 700 N. Tomahawk Trail

New Paris • 68299 CR 23

Wakarusa • 66685 SR 19

Phone Center

574.534.2506 • 888.432.2848

Mailing Address

PO Box 727
Goshen, IN 46527

interracu.com

Shared Branch Network

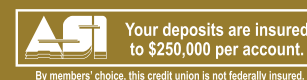
creditunion.net

Interra Connect

574.533.7484 • 877.800.3228



Times change. Values don't.



Rev 4/09

Savings & Investments



Building a better tomorrow



Times change. Values don't.

A solution for every need

Interra provides a variety of savings solutions designed to meet your individual objectives. Whether you're saving for an immediate need or a long-term goal, we've got an easier way to help you get where you're going.

Savings account

Earn a competitive rate, with dividends added to your account quarterly.

Money Market

It's a great combination — a higher rate and easy access. Start with a minimum of \$2,000 and make more money in a tiered rate account, while having free checks and ATM access.

Christmas Club

No need to stress about holiday shopping. Enjoy the holidays more by saving year-round.

Certificates

Certificates provide a secure way to save — and grow — your money. With a low minimum balance of \$500 and maturities from one month to five years, Interra can help.

Smart Savers certificate

Interra makes it easy for you to start a systematic plan, while earning a certificate rate with a smaller initial deposit. With only \$100 and an average automatic deposit of about \$1 a day for 12 months, you can earn the same rate as a regular nine-month certificate. That's a smart way to start!

Health Savings account

A Health Savings account (HSA), in conjunction with a qualified and compatible high-deductible health plan (HDHP), is a way to obtain affordable health coverage for you and your entire family, while saving money on taxes.

Ensure a secure retirement with individual retirement accounts

IRAs are specially designed accounts to help you plan for the future. In most cases, money you invest in an IRA and the dividends you earn receive special tax-saving advantages. Contributions can be made any time during the year, or until your tax-filing deadline on April 15. At Interra, you pay no management fees or commissions. That means you'll earn dividends on every dollar you invest.

Which IRA is right for you?

Traditional IRA

The Traditional IRA offers the ability to deduct contributions from your income tax. Choose a Traditional IRA if you need that tax deduction right now, or you anticipate paying a significantly lower tax rate in retirement. Select from savings and certificate accounts, offering flexibility and competitive rates.

Roth IRA

Contributions to a Roth IRA are not tax deductible, but when you withdraw your contributions, they're tax-free.

Start building your tomorrow today!

To open a new account or to develop a plan to carry you through the times of your life, stop by any Interra office, give us a call at 574.534.2506 or 888.432.2848, or visit us online at interracu.com.

Plan ahead for educational expenses

As parents, you want the best for your children. That often includes a college education, and we all know it's expensive. Funding a college education is one of the largest expenditures you may have in your lifetime. Starting a savings plan early allows your children greater options when selecting the school of their choice. Tax-advantaged programs are available to help out. You can count on the advisors at Interra to help you maximize your investment in your children's futures. Combined with your "homework" — careful planning and an early start — you're on target to be there financially when the acceptance letters arrive.

Coverdell educational savings account

This account works much like a Roth IRA and is designed specifically to allow individuals to plan for a child's educational expenses. It offers two important tax advantages: tax-free distributions and tax-free earnings. Funding is available for secondary, undergraduate and graduate studies.

529 college savings plans

Tax advantages help Indiana residents maximize college savings dollars. A 529 plan allows larger annual contributions, tax-free earnings and investment flexibility. Funding is exclusively for post-secondary education.

College Choice Plan

For Indiana residents, the College Choice Plan offers tax-free earnings and a 20% state tax credit, up to \$1,000.

Interra Investments — in YOUR best interest

Professional, experienced investment advisors are available to help you plan and attain your financial goals through Interra Investments.

What makes us different? It's all about trust. Your best interests come first when you work with professional and experienced non-commissioned investment advisors. They work hard to build that trust through a personal and long-term relationship with you. You can count on the investment team to help you organize your financial affairs and plan for your future, all at no cost or obligation to you. They are there for you every step of the way, helping you understand your investment options so you can make choices that are just right for you. Interra Investments offers the kinds of products and services you need to help reach your goals and, ultimately, your financial security, including:

- Complete brokerage services
- Trust and estate planning
- Full range of life insurance programs
- Stocks, bonds and options
- Mutual funds
- Fixed and variable rate annuities
- Money market accounts
- And more!

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free 866.512.6109. **Non-deposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.