

EXHIBIT "A"

INSTRUCTIONS FOR INTERRA ONLINE DEPOSIT SERVICES

The following instructions are effective August 23, 2011 and are applicable with Interra's NEW Online banking service.

Interra Online Deposit Registration:

To begin using this great service, you'll first need to register online. Here's how:

- Register online by logging into Interra Online banking with your user name and password.
- Select the Online Deposit link in the navigation bar, then choose your account and click "next". (Please note you need a valid email address on Interra Online banking in order to use Interra Online Deposit. Not sure? Select the Other Services tab, then choose to Edit Primary Contact Information. After you've added/changed the email address click "Save.")
- Once you've agreed to the *Interra Credit Union Online Deposit Service Disclosure and Agreement*, please allow up to **2 business days** to process your registration.

Using Interra Online Deposit:

Once approved, you can submit your checks following these steps:

1. Make sure the back of the check is endorsed with:
 - The words "For deposit only at Interra Credit Union"
 - The account number to which the check is being deposited
 - The Web site address www.interracu.com
 - Today's date (mm/dd/yyyy)
 - Your signatureYou may use an endorsement stamp in lieu of a written endorsement.
2. Log on to Interra Online Banking and select "Online Deposits".
3. Choose the account you would like the check(s) to be deposited to (if using Online Deposit for the first time, see Online Deposit Registration above.)
4. To submit deposits via scanner, use the "Choose Scanner" button to choose the appropriate scanner*. Enter the total amount of the check(s) you'd like to deposit. Then, using your own scanner, simply scan the front and back of the check and click the submit button to continue to the Deposit Review step. To submit deposits via digital camera simply take a photo of the front and back of each check with a digital or cell phone camera (.jpg or .png format) and upload them into the system, clicking Finish after uploading each side of the check. Then click Continue button to go to Deposit Review. An email will be sent to you once your deposit has been processed. Please store your deposited items in a safe place and destroy the original check after a period of 60 days.

*Please note that your scanner will need to have TWAIN driver support. Please select the "Help" button within Interra Online Deposit for more information.

That's it – your check has been deposited without you having to leave the comfort of your own home! The image of your deposited check will be available in Interra Online Deposit account history for 18 months. Please verify your deposits via Interra Online banking history to ensure there are no processing issues. Interra Credit Union must be notified in writing about any issues within the allowed time-frame listed in your Interra Online Deposit Services Disclosure and Agreement document. You will be notified via email of any change to deposits for any reason within 2 business days.

Minimum Requirements to Utilize Interra Online Deposit:

- Windows XP with Internet Explorer 6+, or Vista with Internet Explorer 7+
- MAC OS X 10.5 with Safari 3+ or Firefox 3
- High Speed Internet connection
- TWAIN Compliant Scanner or digital/cell phone camera with ability to save photos in .jpg or .png format

Recommended Requirements:

- Windows XP or Vista with Internet Explorer 8 or Firefox 3
- MAC OS 10.5 with Safari 3.1 or Firefox 3

Processing Time Frames:

Business Day and Deposit Availability: Business days are Monday through Friday, except holidays. Business hours of Interra Online Deposit are 8:30 a.m. to 5:00 p.m., Monday through Friday Eastern Standard Time.

Checks submitted for deposit, and received by Interra, prior to 3:00 pm Eastern Time, Monday through Friday, will be credited to your account on the same Business Day. Items received by Interra after 3:00 pm EST on any Business Day will be credited to your account on the next business day.

Benefits:

- You no longer need to fill out a deposit slip or make photocopies of the checks you receive
- You can easily save check images to your computer
- If you need a copy of your deposited checks, you can find them right in Interra Online Deposit (images are kept for 18 months)