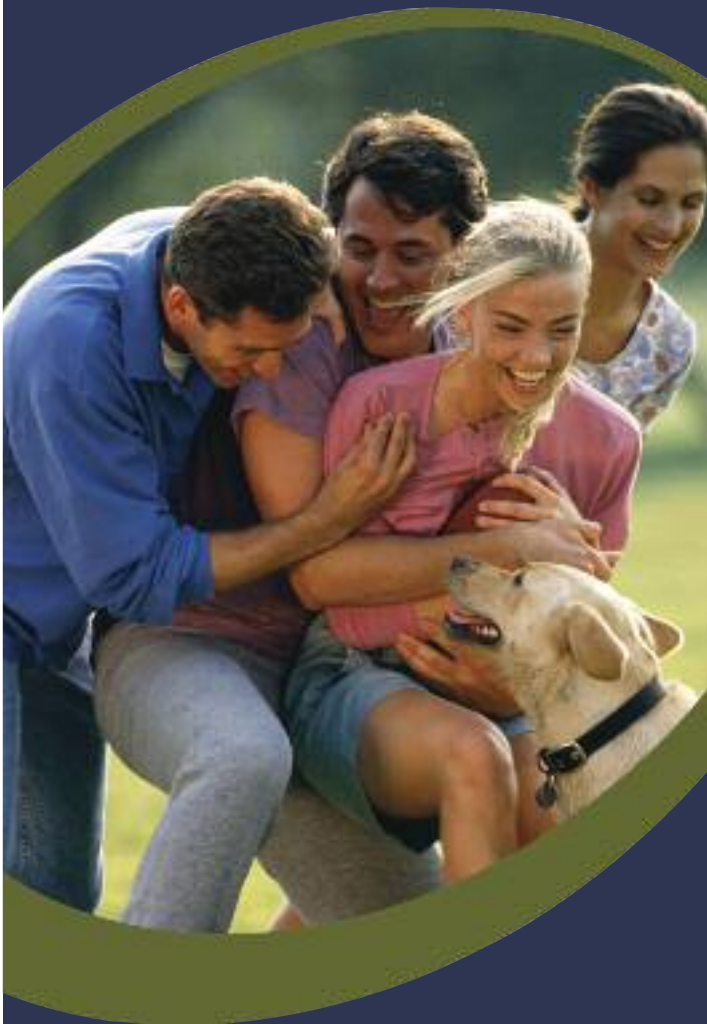


Interra Connect



Just a phone call away



For your information...

- In compliance with Federal Banking Regulation D, all savings and money market accounts are limited to six (6) electronic/telephone withdrawals, including overdraft protection transfers, ACH withdrawals and pre-authorized checks per month. Checking accounts are not subject to Regulation D.
- DO NOT tell anyone what your access code is, as it protects unauthorized persons from accessing your accounts through Interra Connect. If you voluntarily disclose your access code, you are responsible for any transactions resulting from that information.
- In case of errors or questions about Interra Connect, please contact Interra Credit Union immediately by phone at 574.534.2506 or 888.432.2848.



interracu.com



Your deposits are insured to \$250,000 per account. By members' choice, this institution is not federally insured.



05/10

Expert mode

Enter a transaction from the list below, followed by # on your telephone keypad. For faster service, enter the transaction code while the Interra Connect voice is speaking.

Transaction Code

Checking/savings balance information

Savings balance	1#
Checking balance	2#
Specific share balance	3#
All share accounts	4#

Checking information

Checks that have cleared	6#
Specific check cleared	50#
Checks cleared by number range	12#
Stop payment (temporary)	9#
Check reordering	10#
Request copies of checks	11#

Account history information

Last deposit	56#
History for a specific share	14#
Deposit history of a specific share	15#

FOLD

Transfers

ACH transactions	16#
ATM transactions	17#
Last payroll deposit	55#
Payroll deposit history	19#
Change transactions list count	47#

Loan information

Savings to checking	20#
Checking to savings	21#
Share to share	22#
Line of credit to checking	27#
Line of credit to savings	26#
Line of credit to specific share	28#
Savings to loan	23#
Checking to loan	24#
Other share to loan	25#
Loan payment amount/due date	29#
Balance for a specific loan	60#
Loan payoff amount/specific date	30#
Open loan balance list	5#
Loan history - specific loan	18#
Recent loan payments	32#
Line of credit advance total by month	33#
Mortgage inquiry	66#
Savings to mortgage	67#
Checking to mortgage	68#

FOLD

Withdrawals

Checking	34#
Another specified share account	35#
Advance from line of credit	37#

Year to date information:

Dividends (shares)	38#
Interest (loans)	39#
IRA contributions	40#

Additional options

Help - list of all transaction codes	70#
Change to another account with a separate personal access code	41#
Change your personal access code number	42#
Switch to menu mode	43#
Change language (English/Spanish)	44#
Change home fax number	45#
Change business fax number	46#
Fax account summary	48#
Fax statement information	49#
To end the call, hang up or cancel feature	99#
	#

FOLD

**Interra
Connect**

Call from any touch-tone phone! 24 hours a day, seven days a week!

574.533.7484

877.800.3228



interracu.com

With Interra Connect telephone banking, your money is at your fingertips. Just follow these five easy steps to access your accounts.

1. Call Interra Connect from any touch-tone phone – 24 hours a day, seven days a week!

574.533.7484 or 877.800.3228

2. When Interra Connect answers, you will be asked to enter your six- or seven-digit member number, followed by the pound sign (#) on your telephone key pad.

NOTE: Only enter your six- or seven-digit member number. Do not enter the two digit account ID.

3. The first time you call Interra Connect, you will create a four-digit security access code of your choice. It will then ask for the social security number of the first-named person on your account for verification, followed by #.

You will then be asked to re-enter the access code you chose.

When you use Interra Connect in the future, you will enter only your member number and your four-digit access code, not the social security number.

4. The system automatically starts in **menu mode**. You can switch between menu

mode and expert mode as often as you like. (See “additional options” in menu mode to switch to expert mode).

In **menu mode** you only need to push # when prompted.

In **expert mode**, you must push # after each entry.

Interra Connect will ask you for the appropriate account ID if you have two or more accounts of the same type. You can find ID numbers on all statements and receipts. For your convenience, you may wish to record your ID numbers in the space below:

Account type (ID = two-digit account ID)

- Primary savings** ID _____
- Special savings** ID _____
- Checking** ID _____
- Checking** ID _____
- MMSA** ID _____
- Loan** ID _____
- Loan** ID _____
- Certificate** ID _____
- Other** ID _____

5. Before Interra Connect posts your transactions, it will confirm the amount. Transactions made via Interra Connect will post immediately upon completion.

Menu mode

Enter the number that matches the transaction of your choice from the menu. For faster service, enter your selection at any time during the message.

- Current balances** 1
- Savings (share) 1
- Checking (share draft) 2
- All share accounts 3
- Savings balance on a specific date 4
- Open share list 5
- Loans 6
- Open loan list 7
- Loan balance on a specific date 8
- Checking information** 5
- Checking balance 1
- Check number inquiry 2
- Checking history 3
- Check copy request 4
- Check stop payment (temporary) 5
- Check reordering 6
- Check number range 7
- Loan information** 8
- Loan balance 1

FOLD

- List of open loans 2
- Loan payment amount/due date 3
- Loan payment history 4
- Loan payoff amount 5
- Line of credit advance total 6
- Mortgage inquiry 7
- Savings to mortgage 8
- Checking to mortgage 9
- Account transfers** 2
- Savings to checking 1
- Checking to savings 2
- Checking to loan 3
- Savings to loan 4
- Share to share 5
- Loan to checking 6
- Loan to savings 7
- Loan to share 8
- Share to loan 9
- Withdrawals** 3
- Checking 1
- Savings 2
- Other shares 3
- Loan advance 4
- History information** 4
- Last payroll deposit 1
- Last deposit 2

FOLD

- Share history 3
- Loan history 4
- Deposit history 5
- Recent transaction activity menu 6
- Checking history 1
- ATM history 2
- ACH history 3
- Loan payment history 4
- Additional options** 7
- Year to date information 1
- IRA contributions 1
- Dividends (shares) 2
- Interest (loans) 3
- Fax services menu 2
- Account summary 1
- Statement 2
- Change preferences menu 3
- Change personal access code 1
- Change to expert mode 2
- Change # of history transactions 3
- Change language (English/Spanish) 4
- Change to another account 4

FOLD

Call from any touch-tone phone 24 hours a day, seven days a week!
574.533.7484
877.800.3228

Enter your six- or seven-digit member number followed by #. Then enter your four-digit personal identification number followed by # on your phone keypad.

Operating notes

To go to the previous menu #
 To end the call, hang up or *

Enter dates with six-digits.
Example: February 5, 2011 = 020511

Enter dollar amounts without decimals.
Example: \$100.00 = 10000