



Sign up  
TODAY!

Member name: \_\_\_\_\_

Member number: \_\_\_\_\_

Mailing address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ Zip: \_\_\_\_\_

E-mail address: \_\_\_\_\_

Home phone: \_\_\_\_\_

Other phone: \_\_\_\_\_

By signing below, the undersigned:

- Requests the described services and agrees to the terms and conditions governing the services, including any fees and charges as set forth in the Credit Union's fee schedule.
- Acknowledges receipt of agreements and/or disclosures applicable to the account or services requested.
- Understands that the terms of this additional account and/or service are governed by the terms and conditions applicable to the existing Membership Account Agreement, as amended from time to time, including, but not limited to, account ownership.
- Certifies that all information is accurate and complete.

Member/Accountholder signature:

\_\_\_\_\_

Date: \_\_\_\_\_

### iNtunes Truth-in-Savings Disclosure

**Rate information** – This is a non-dividend bearing account.

**Minimum balance requirements** – The minimum balance required to open this account is \$25.00.

**Qualification criteria** – iNtunes Checking is available for personal accounts only. To receive the iTunes® download credits and ATM fee refunds nationwide, we ask that you:

- Make at least 10 signature-based debit card point-of-sale transactions per qualification cycle. To qualify, all debit card transactions must be posted to the account during the qualification cycle.
- Elect to receive your monthly statements electronically (e-Statements), which are accessed through Interra Online banking.
- Access online banking at least once per month.

**Qualification cycle** – The qualification cycle means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle. For example, a qualification cycle beginning June 30 would end July 30. The next qualification cycle would begin July 31 and end August 30. All other qualification cycles would follow this same pattern.

**iTunes® credits** – Earn iTunes® download credits of up to \$20.00 upon initial account opening, regardless of qualifications. If you have met your qualifications for the month, you will earn up to \$5.00 in iTunes® download credits. To receive the iTunes® download credits you must make the purchases from iTunes® using the Interra debit card associated with your iNtunes account. Credits will post to your account on the last day of each statement cycle. All iTunes® download credits will expire after 60 days. Sales tax may apply potentially reducing the number of downloads reimbursed.

**ATM fee refunds** – If you have met the qualifications for the month, we will refund domestic ATM fees up to \$25.00 per "qualification cycle." Refunds will be reimbursed on the last day of each statement cycle. ATM surcharges over \$4.99 are not automatically refunded, but may be manually refunded by a credit union representative with the presentation of a receipt within 10 business days following the month that the iNtunes Checking qualifications were met.

**Fees and charges** – The fees and charges set forth in the Credit Union's Fee Schedule may be assessed against your account(s).

**Transaction limitations** – No transaction limitations apply to this account unless otherwise stated in the Common Features section of the Membership and Account Services Agreement and Disclosures brochure.

**IRS reporting** – If the reimbursement of ATM fees and/or iTunes® credits exceeds \$10.00 in a year, they are considered a bonus for the purposes of Regulation DD. If the total income totals \$600.00 or more in a taxable year, the Credit Union will issue you a 1099 MISC.

iTunes™ is a trademark of Apple®, Inc. This program is not endorsed by iTunes® or Apple® nor is there any actual or implied joint venture, partnership or launch of any kind between Interra Credit Union and Apple's iTunes®.



In rhythm with your needs



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574.534.2506 • 888.432.2848

[interracu.com](http://interracu.com)



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



# In rhythm with your needs

Hear the beat of your favorite music with iNTunes Checking from Interra Credit Union, offering iTunes® “rewards.”

For starters, how does a sign-up “bonus” of \$20 of iTunes credits sound? That’s what you’ll get, just for opening your account.

*Now that we’ve got your attention, there’s even more!*

- FREE checking
- \$5 of iTunes credits every cycle\*
- ATM refunds nationwide – up to \$25 per qualification cycle\*\*
- No minimum balance requirement
- No monthly service charges

*How do the iTunes credits work?*

- Just use your Interra debit card to purchase downloads through iTunes.
- If you purchased iTunes and qualified during the cycle, you will receive iTunes credits back into your account for the amount you purchased – up to \$5.00 – at the end of the cycle.
- You will receive a notification stating you have 60 days to use earned credits.

*It’s so easy to qualify each cycle, doing things you probably already do:*

- Make 10 signature-based debit card purchases.
- Login to Interra Online banking.
- Receive e-Statements.

## \$20 sign-up BONUS



*What happens if I do not meet the qualifications for iNTunes Checking?*

Don’t worry. Your checking account is still free and you can start earning iTunes credits during the next qualification cycle.

*Do iTunes credits expire?*

Yes...use or lose. The iTunes credits you earn each qualification cycle must be used within 60 days. The sign-up bonus credits also expire after 60 days.

*How do the ATM refunds work?*

To help you out when you’re on the go, the refunds include surcharge and foreign transaction fees.

*If I use another financial institution’s ATM and pay a fee, when will I get my refund?*

If you meet the qualifications, the ATM fees will be refunded at the end of the statement cycle in which you incur the ATM fees.

*What is a signature-based debit card transaction?*

Transactions process one of two ways with your debit card. One is PIN-based, when you enter your 4-digit PIN. All other transactions are considered “signature-based,” whether you actually sign or not. Frequently, for example, a debit card transaction at a service station is a “signature-based” transaction, but you don’t actually sign the receipt.

*Debit or credit?*

A signature-based debit card transaction processes through the MasterCard® system, even though the funds are withdrawn from your checking account. If you want a signature-based transaction, always choose “credit.” It’s that easy.

*iNTunes Checking communications*

1. You’ll receive a “welcome” e-mail from Interra. The subject line will be: iNTunes Checking.
2. At the end of each qualification cycle, you will receive an e-mail. It will include your account activity based on the requirements and let you know if you qualify or do not qualify for the rewards.

**Open your iNTunes Checking account today!**

- If you already have an Interra checking account, you’ll keep the same account number. Just call or stop by any Interra office or get started at [interratunes.com](http://interratunes.com).
- If you are not an Interra member, please visit any of the ten convenient offices, or get started at [interratunes.com](http://interratunes.com).

*For complete account information, please refer to the Truth-in-Savings Disclosure.*

\*Earn iTunes® download refunds up to \$20.00 with initial account opening regardless of qualifications. Earn up to \$5.00 in iTunes® download refunds each cycle when the minimum qualifications are met. Sales tax may apply potentially reducing the number of downloads reimbursed. If you do not meet the qualifications per cycle, your account will still function as a free checking account; however, it will not receive iTunes® refunds for that qualification cycle. No minimum balance required; however, you must deposit a minimum of \$25 to open this account. Available to personal accounts only. iTunes® must be purchased with your Interra debit card associated with your iNTunes account.

\*\*ATM fee refunds up to \$25 per cycle when qualifications are met.