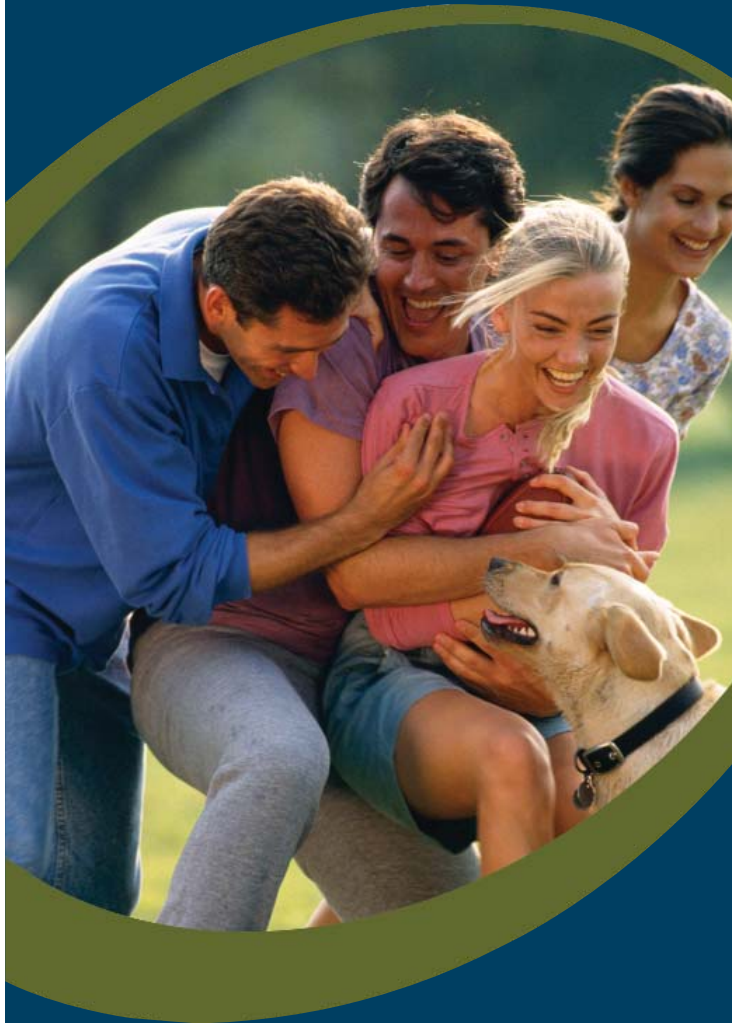


Interra Connect



Just a phone call away



Times change. Values don't.

With Interra Connect telephone banking, your money is right 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, 7 days a week!

574.533.7484 or 877.800.3228

2. When Interra Connect answers, you will be asked to enter your 6 or 7-digit member number, followed by the pound sign (#) on your telephone key pad.

NOTE: Only enter your 6 or 7-digit member number. Do not enter the two digit account ID.

3. The first time you call Interra Connect, you will create a 4-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 the # sign.

You will then be asked to verify the access code you chose.

When you use Interra Connect in the future, you will enter only your member number and your 4-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 the menu mode to switch to the expert mode).

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

In **expert mode**, you must push the # sign 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=2-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.



interracu.com

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877.800.3228

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7 days a week!



Expert mode

Enter a transaction from the list below, followed by the # sign 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

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

Corporate check withdrawals	
From savings	34#
From checking	35#
From another specified share account	36#
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	99#
Cancel feature	#

FOLD

Menu mode

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

Current balances	
Savings (share)	1
Checking (share draft)	2
All share accounts	3
Savings balance on a specific date	4
Open share list	5
Loans	9
Open loan list	7
Loan balance on a specific date	8
Checking information	
Checking balance	5
Check number inquiry	2
Check number	1
Check copy request	3
Check stop payment (temporary)	4
Check reordering	9
Check number range	7
Loan information	
Loan balance	1
.	8

FOLD

Account transfers	
Savings to checking	1
Checking to savings	2
Checking to loan	3
Savings to loan	4
Share account to share account	5
Loan to checking	9
Loan to savings	6
Loan to share	8
Share to loan	6
Withdrawals by corporate check	
From savings	3
From checking	2
From other shares	3
From line-of-credit	4
History information	
Last payroll deposit	1
Last deposit	2

FOLD

Additional options	
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
Share history	
Share history	3
Loan history	4
Deposit history	5
Recent transaction activity menu	9
Checking history	1
ATM history	2
ACH history	3
Loan payment history	4

FOLD

Operating notes	
To go to the previous menu	#
To end the call, hang up or	*
Enter dates with 6-digits	
Example: February 5, 2009=020509	
Enter dollar amounts without decimals	
Example: \$100.00=10000	

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Enter your 6 or 7-digit member number followed by the pound sign (#). Then enter your 4-digit personal identification number followed by the # sign on your phone keypad.

For your information...

- In compliance with Federal Banking Regulation D, all savings accounts and the money market account 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, press -0-.



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

