

Interra - strong and stable to serve members

As members have trusted Interra Credit Union since 1932, more than 44,000 member-owners continue to rely on the credit union as their trusted financial resource.

Strength • Stability • Service

- Interra is in excellent financial condition. We consistently receive high ratings from regulatory and deposit insurance examinations for financial stability.
- Interra's capital position, the safety cushion that protects against loss, is strong and exceeds peer averages.
- The delinquency ratio is far below peer averages. The responsible lending standards protect the integrity and strength of the credit union.
- Interra has never been a subprime mortgage lender.
- Interra invests in our members, not exotic, high-risk securities.
- Interra remains a safe haven – deposits have grown more than \$35 million in the last year and \$4 million in the last month alone.
- Safety and soundness of the credit union enables us to provide better service to our members – better rates on deposits and loans; fewer and lower fees; innovative products and services; convenient locations; and investment in our communities.

Your deposits are insured up to \$250,000 per account at Interra.

What does this mean to you? Each account you have at Interra Credit Union is insured up to \$250,000 by American Share Insurance (ASI).

Here's an example:

Type of Account	Insured Amount
Savings	\$250,000
Checking	\$250,000
IRA	\$250,000
Money Market	\$250,000
Certificate #1	\$250,000
Certificate #2	\$250,000
TOTAL INSURED	\$1,500,000

- ASI insures only credit unions – safe haven institutions in the current climate.
- Like Interra, ASI is financially strong, well managed and does not invest in any high-risk securities.
- ASI is selective. Only credit unions that meet strict underwriting standards qualify.
- More than 1.5 million members belong to ASI-insured credit unions.
- No credit union member has ever lost money in an ASI-insured credit union.
- The ASI insurance fund provides Interra with a strong, high quality program, one that is sustainable regardless of changes in economic conditions, and one that members can trust now and in the future.
- For more information, visit americanshare.com. You may also view Interra financials at the ASI website by selecting the "Consumer Overview" button, clicking on "Primary Insured Financials" and entering "Interra Credit Union" in the "CU Name" line.

As a member-owner, you can be proud of the strength and stability of your credit union, and share the "good news" with others! If you have questions or would like more information, please call Interra or stop by an office near you. ■