



If you wait all year for Fair Week

We get it. We live here too.

We're a team of financial experts looking out for your best interests and working hard to help our communities. You, our members, provide the inspiration for the products and services we provide. Whatever's next for you, make sure you contact Interra.



Big Kitchen. New Pool. It's Up to You!

Take your house for a spin with a Home Equity Line of Credit (HELOC) from Interra Credit Union. Is it time for a new car, a college education, maybe a new kitchen or a new pool, a great vacation or to refinance higher-rate debt. A HELOC from Interra credit union can help make it happen!

A special promotion is coming for members who already have a HELOC, and for members who open a new HELOC at Interra by July 26, 2019. **The new promotion starts August 1, 2019.**

- You'll get a special low rate on all advances you make between August 1 and November 30, 2019, with that great rate in effect until December 31, 2020.

Contact Interra for the rate and other details.

- Then, beginning January 1, 2021, the amount remaining on the advance(s) made during the promotional period will go back to your regular HELOC rate.

You're in charge! Use the money for almost any purpose – so many possibilities it could make your head spin!

Your dreams are waiting.

Look to the trusted loan professionals at Interra to help you every step of the way.

- Apply online
- To learn more or apply in person, call or visit any Interra office.

Important changes to your account or loan terms
Below is a summary of changes to your account or loan terms that will take effect on 9/1/2019.

Late Payment Charges (Indiana borrowers): If the minimum loan or credit card payment due is not paid in full within 10 days after its scheduled due date, a late payment of \$25.00 shall be imposed. You have the right to reject these charges, unless you become more than 60 days late. However, if you do reject these charges, you will not be able to use your account for new transactions. You can reject the changes by calling us at 888.432.2848.

Buy Fair Tickets At Interra

You can purchase Elkhart County 4H Fair admission tickets and wristband vouchers at all credit union locations.¹

Admission tickets. Admission tickets are \$8/each at all outlets, including Interra, and will be sold throughout the fair, until July 27. Tickets purchased at the gate during the fair are \$10/each. Note: \$5 Friday tickets will be sold only at the gate. To avoid lines, you can use an \$8 ticket.

Wristband vouchers. Advance sales are ongoing through the end of business Thursday, July 19, for \$20/each. After that, the wristbands may be purchased at the fair only, at \$25/each.

For more information, visit the fair website at 4Hfair.org.

¹Not available at the Plymouth office.

Save Big with Low Mortgage Rates!

Great news! Mortgage loan rates are once again at near historic low levels. That means now may be the best time for you to make a move.

Shorten the term.

You may be able to refinance to a lower-term, lower-rate mortgage with little or no impact on your monthly payment.



Lower your rate. It doesn't take much to make a big difference, both in your monthly payment and in total interest dollars.

Get more house for the money. Lower rates can translate into a more affordable monthly payment.

The application process is easy and available the way you want it, online or in person. For current rates and to apply, just go to interracu.com/mortgagecenter, call Interra or visit any office.

Discounts for Members

As an Interra member, you have access to opportunities for discounts on merchandise, electronics, travel and more. It's a benefit of membership!

Through Love My Credit Union Rewards:

- Get a \$100 cash reward with every new Sprint line.
- And more - great discounts for members.
- Get all the details at interracu.com/discounts.



Interra to Enhance Online and Mobile Experience

At Interra Credit Union, we work to provide members with the best possible experience. An enhancement is coming soon to Interra Online Banking and mobile banking, too.

What will that mean for you?

- Good news! Your username and password will NOT change.
- You will find easier navigation throughout the online experience, both on desktop and mobile devices. Mobile users will see user-friendly tiles and quick link buttons.
- The search functions will be more intuitive.

Online and mobile users, watch your e-mail for more detailed information as the transition approaches.

Register for Student Loan Webinar

Wednesday, July 24. Choose 1:00 pm or 7:00 pm (EDT).

- Understand the gap in funding, different types of loans, choosing a private student loan lender, and the application process and timeline.

Register Now. Just go to interra.studentchoice.com and click on the REGISTER button.

Auto Loans

Local lending. Competitive rates.

Learn more at interracu.com/auto-loans



We'll See You At the Fair!

County fairs are important in our communities, including the Elkhart County 4H Fair. Again this year, Interra Credit Union is the grandstand Jumbotron sponsor for the concert series.

You could have a chance to win cash and coupons in the **Money Machine!** We'll be set up before the five concerts, Friday, July 19; Saturday, July 20; Monday, July 22; Tuesday, July 23; and Wednesday, July 24; all beginning at 6:00 pm. Look for Interra's tent, our mascot truck, Louie, and the money machine, just east of the Dairy Bar II.



There's more! You

could win one of two pairs of front row track seats that Interra will give before each of the five concerts. The contest will be in a text-to-win format. Watch the Jumbotron on the stage before each concert, until the winning announcement just prior to show time.

Be a part of it all! We'll see you at the fair!

Withholding Notice (form 2317)

Payments from your IRA are subject to federal income tax withholding, unless you elect no withholding.

You may change your withholding election at any time prior to receipt of a payment. To change your withholding election, complete the appropriate form provided by your credit union.

Withholding from IRA payments, when combined with other withholding, MAY relieve you from payment of estimated income taxes. However, your withholding election does not affect the amount of income tax you pay.

You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

NOTICE: Changes on Holds

Effective September 1, 2019, the 24-hour everyday debit card transaction period will change from 24 hours to 72 hours.

Hours and Locations

Visit interracu.com/hours-locations or call 574.534.2506

Get connected today!



AMERICAN SHARE INSURANCE Your savings insured to \$250,000 per account. By members' choice, this institution is not federally insured.