

Interra Mortgages - Build | Buy | Refinance

It's not just a house, it's your home. It's about your life and your family. Interra's mortgage loan originators will work to match you with the mortgage that meets your needs and lifestyle. And, importantly, they will walk with you every step of the way, helping you navigate through all the details.

We're local.

- Get approved¹ at Interra!
- Close with Interra!
- Pay at Interra!

¹Subject to underwriting approval requirements.

The application process is easy and available the way you want it, online or in person. In addition to the online application at interracu.com, you can find other information and tools:

- Current rates
- Rate Watch sign-up
- Rate quotes
- Financial calculators
- Useful resources
- And more!



Young Explorer's Bowling Party June 19

Join the fun at the Young Explorers Bowling Party. Young Explorers (Kids Club) members, ages 5-11, are invited. Bring the kids for a great time of bowling fun, including an hour of bowling, shoes and a goody bag.

The bowling party is a members-only event for Young Explorers members. Reservations are required, as there is limited space available.

It's easy to register:

- Online at interracu.com/events
- Visit any Interra office
- Call Interra, 24/7, at 574.534.2506

Not a member? Join now!

The Young Explorers Club continues to grow and is open to members through 11 years. Club members receive a special gift and membership card at account opening. To open a Kids Club savings account, go to interracu.com/apply, call Interra or visit any Interra office.

Date

Wednesday, June 19

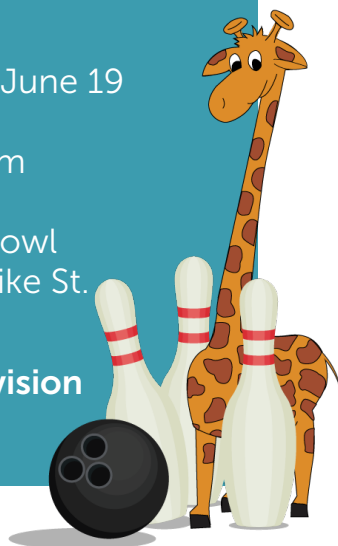
Time

2:00-3:00 pm

Location

Maple City Bowl
1300 West Pike St.
Goshen, IN

**Adult supervision
is required.**



Join Us For Shred-It Days 2019

As a reminder, here is the Shred-It Days schedule:

Friday, June 7

9:00-11:00 am
1:00-3:00 pm

Saturday, June 8

9:00-11:00 am

Location:

Interra main office, in the Powerhouse parking lot, just southwest of the office.



Going on Vacation? Please Let Us Know

To prevent fraud, systems are in place to identify purchases or charges that you make outside your normal activity, both in terms of geography and type of transaction.

In an attempt to avoid unanticipated disruptions in debit or credit card access, Interra Credit Union has a Travel Status Form to retain information about members' travel plans. You can provide the information in one of two ways:

- Call Interra at **574.534.2506** or **888.432.2848** and a representative will assist you.
- Stop by any Interra office to complete the form.

If your card is lost or stolen, please contact us immediately

- Call Interra
- Call a card contact center
Debit card center: **888.908.7797**
Credit card center: **800.449.7728**

Interra Offers Student Loans and Consolidations

Private Student Loans

College costs aren't going down. When students and their parents combine personal savings, scholarships, government student loans and other options, those resources may not cover the costs needed to pay for an education. Interra Credit Union can help fill funding gaps that federal aid and other resources may leave behind with a private student loan program.

Interra's loans have no origination fees, low rates and flexible repayment options. It's important to first determine eligibility for scholarships and grants and apply for as many as you can. Then, plan to take the maximum amount of federal loans you are awarded before applying for a private student loan. Be sure you read the fine print and compare fees, terms and repayment options (not just rates) when looking for a private student loan, as it will need to be repaid once you graduate.

To learn more about the financial aid process and how to choose student loans, visit interracu.com/studentloans, or contact Interra directly. You can also apply by phone, 24/7, at **866.430.0303**.

Consolidation Loans

Interra's consolidation program can help you take control of your student loans. It allows borrowers to refinance and consolidate private and federal student loans, including PLUS loans.¹

For more information, just go to interra.studentchoice.org, click on FIND A LOAN and choose STUDENT LOAN REFINANCE. You may also call or visit any Interra office.

¹Subject to credit qualification and additional criteria, including graduating from an approved school. IMPORTANT NOTICE: By refinancing federal student loans, you may lose certain borrower benefits from your original loans. These may include interest rate discounts, principal rebates, or some cancellation benefits that can significantly reduce the cost of repaying your loans. Please review an important disclosure at <http://interracu.studentchoice.org/find-a-loan/refinance-disclaimer/> for more information.



You've Got Buying Power in Your Home!

Take your house for a spin! With a home equity line of credit (HELOC)¹ from Interra, you have buying power for almost anything – the possibilities could make your head spin! Make family memories with a new pool. Take a spin in your new car. Invest in a college education. Make life a little easier by consolidating higher rate debt. Build that dream kitchen or take a well-deserved vacation. It's up to you!

Interra offers fixed and variable rate programs to meet your needs.

Learn More or Apply today!

- Online at interracu.com/apply
- Call Interra or visit any office



¹Program rates, terms and conditions are subject to change without notice. All loans are subject to credit approval and collateral review. Rate may vary, based on credit qualifications. Home Equity Line of Credit is a revolving line of credit offered to qualified borrowers. You can obtain advances of credit for 5 or 10 year(s) ("the draw period"). Not a guarantee of credit. Interra Credit Union NMLS #623379.

Stay Connected for Security and Information!

For your security and to make sure you receive up-to-date information, it's so important that Interra has your most up-to-date contact information.

Let's start with your mailing address.

- You don't want mail, like a new debit card or information about your account, getting into the wrong hands!
- If you have more than one account, make sure the right address is the same on all of them. Sometimes members will update the address on their main account numbers, but but forget to change an account, like a secondary account, Kids Club, IRA or HSA account.

What about your telephone contact information?

- If your mobile phone is your primary contact number, make sure we have it on file. Who knows? We may still have your old land line number.

Then, do we have your preferred email address?

- Do we have your current address on file, whether you prefer a work or personal email address?

How can you make changes or updates for your mail, phone and/or email?

- **Through Interra Online Banking**
On the left menu bar, go to **SETTINGS**, then **MANAGE CONTACT INFO** and follow the prompts.
- **Just go to any Interra office.**
- **Call Interra and we can send a form to you via email or mail.**

Get connected today!



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



Hours and Locations

Visit interracu.com/hours-locations or call **574.534.2506**