

INtouch

MAY 2019

Make your move with Interra Credit Union

Buying? Building? Refinancing? Getting a home loan is a big deal. Talk to the mortgage pros at Interra Credit Union first, your trusted financial resource. You'll find just the mortgage program to meet your needs, and we'll help you navigate through all the details.

We're local.

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

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!

¹Subject to underwriting approval requirements.

Big kitchen. New pool. It's Up to You!

Take your house for a spin! With a home equity line of credit (HELOC)¹ from Interra, you can access money for almost any purpose – so many possibilities it could make your head spin! Have some family fun with a new pool. Take a spin in a new car. Invest in a college education. Consolidate 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.²
- No closing costs³ and low annual fee.⁴

Apply today!

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

¹Programs, rates, terms and conditions are effective as of December 18, 2018, and 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 for credit for 5 or 10 years ("the draw period") depending upon the program selected. Not a guarantee of credit. Property insurance is required until the sum owed is paid and full and the line is closed. If the property is located within a flood zone, flood insurance is required. ²This Plan has a variable rate and the annual percentage rate (APR) and corresponding periodic rate and minimum payment can change as a result. After you open an account, rate information will be provided on period statements that we send you. The maximum APR imposed would be 6 percentage points over the initial rate (not introductory rate, if applicable). ³The credit union will pay for the standard closing costs of a residential property evaluation, flood determination, lender's junior loan title policy and recording of the mortgage. All other closing costs will be the responsibility of the member(s). The member is responsible for any other charges or an appraisal, if applicable. If the line is paid in full and closed within 24 months of opening the plan, the member(s) must reimburse the amount of closing costs paid by the credit union. ⁴The line is subject to a \$50 annual fee on its anniversary date. Interra Credit Union NMLS #623379.



Invested in Agribusiness

Interra is the third largest credit union agricultural lender in the country. The commitment to agribusiness started almost 90 years ago and remains strong today. In fact, our reach has broadened and our investment in people and technology has increased, all to serve you better and help your operation grow and prosper.

“ I trust Interra. I know I'll get a good rate and be treated right.” ”

Herb Hoover
Owner, Hoover Feed



Memorial
DAY



All Interra offices will be closed Monday, May 27.

We're still here for you, 24/7!

- Call Interra, day or night, at 574.534.2506 – even on weekends and holidays.
- Use Interra Online Banking, the mobile app and ATMs

Shred-It Days: June 7 & 8



As a benefit to our members, Interra Credit Union is once again sponsoring the popular Shred-it Days. This event highlights the importance of proper and safe disposal of information that could compromise your accounts or your identity.

Here is the schedule:

Friday, June 7 9:00 to 11:00 am and
1:00 to 3:00 pm.

Saturday, June 8 9:00 to 11:00 am.

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

FREE! Each member may have up to 50 pounds shredded FREE, regardless of the number of accounts he or she has. It's only 20 cents per pound thereafter. In 2018, members had almost 24,000 pounds shredded!

A benefit of membership! Shred-It Days are for Interra members only. Please bring your member card, checkbook, debit card or other evidence of membership.

What should you shred? Old documents and medical records; tax records; financial, credit card and investment statements and receipts; pre-approvals and other mail solicitations; computer discs and CDs; pay stubs; expired ID cards; leases and contracts; expired credit cards, etc. It's okay to shred paper clips, staples, manila folders, duplicate check copies, old checkbooks and deposit books.

Please don't bring: Garbage, three-ring binders, cardboard, plastic or metal. (The credit union and/or Mountain High Shredding reserve the right to refuse unacceptable items.)

Refer a Friend for \$25

Everybody shares in the rewards. Spread the word about Interra Credit Union as the financial institution you know and trust. Then, encourage your family, friends and coworkers to make the switch.

Just go to interracu.com, visit any Interra office or call us for more information.¹

We'll pay you \$25.00 for each referral and your friend or family member can receive up to \$40!

¹New member relationship with Interra Credit Union, age 18 or older; no previous relationship within the last six months and no previous losses to the Credit Union. Credit Union membership and checking account qualifications apply, including initial checking deposit of \$25. If the account is open less than six months, the incentive money will be collected at account closing. Cannot be combined with any other offer. Terms and conditions of this offer, including its termination, may change without prior notice.

For Whatever's Next... Keep Your Interra Account

Going to college? Starting a new job? Keep it easy with your Interra Credit Union accounts. Online and e-services make it hassle-free, for whatever's next in your life and wherever it takes you.

Account access.

- Use your Interra debit card.
- With Flex Checking, you can get ATM fee refunds nationwide, up to \$25 per cycle.¹

Make it easy to deposit.

- Your family can easily make deposits for you when your account is at home.
- If you work, just sign up for direct deposit.
- Use Interra's mobile deposit via the mobile app.

Get it online and on the go.

- Use Interra Online Banking to access your accounts, make payments, use Interra Bill Pay and more.

CO-OP Shared Branch Network – nationwide. You can access your Interra accounts through the shared branch network at more than 5,000 locations nationwide. Learn more at interracu.com.

No surcharge ATMs. You can access your accounts at almost 5,000 ATMs without being charged a foreign surcharge fee. Learn more at allianceone.coop.

Contact us. Call Interra, 24/7, or visit any office.

¹Account qualifications apply.

Certificate Special WOW! Look at this rate!

2.53% APY¹

11-month Certificate Special²

- Open with as little as \$1,000.00
- Consumer, business and IRA accounts are eligible.³

Hurry! Limited time offer!

Visit interracu.com/rates for all current specials and certificate rates.

¹Annual percentage yield, ²APY effective April 5, 2019. Limited time offer only. Rates and terms subject to change without notice. Six-month penalty for early withdrawal. Fees could reduce earnings on this account. At maturity, share certificate automatically renews at then 12-month share certificate dividend rate.

Get connected today!



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