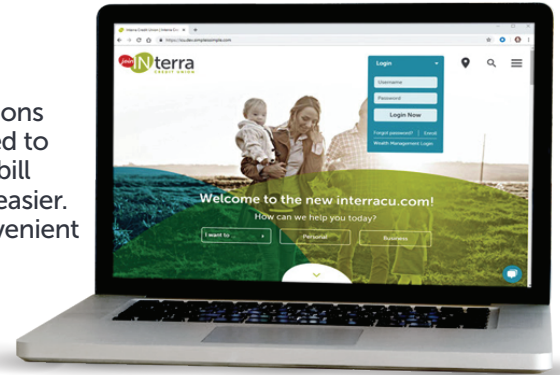


Banking At Interra Is Still Easy

A record number of Interra members have learned that our online banking solutions are more than just simple and secure. Our technology banking has been designed to help you save time and money. With services such as our mobile check deposit, bill pay, and online transfers, you will find conducting your banking has never been easier. Plus, our Online Banking products and services are available 24/7, making it convenient to access your banking when it fits your schedule - day or night.

Because our lobbies are still closed for teller transactions, we understand our drive-thru lanes may have longer wait times. Here are some other ways to do your daily banking that offer great convenience.

- **Mobile check deposit.** Deposit a check into your bank account by taking a picture of it with your smartphone or tablet. It's that easy.
- **Direct deposit of your payroll.** Sign up with your employer to have your paycheck directly deposited into your Interra account.
- **Night deposit.** While our lobbies are closed, our night deposits can be used for same-day deposits. Just complete the deposit envelope found at the night deposit and drop it in the deposit box. Your transaction will be visible through online banking or your statement. Deposits made during non-business hours will be processed on the next business day.
- **ATM.** For easy withdrawal, visit any Interra ATM. Interra is also part of a nationwide ATM network, providing access to thousands of surcharge-free ATMs across the nation. Just look for the Alliance One Network logo. You can also find surcharge free ATM locations at allianceone.coop.
- **Online Banking.** Online Banking provides banking conveniences right at your fingertips. You can check account balances, transfer funds, make a loan payment, pay bills, complete a mobile deposit, and much more! Not signed up for online banking? Enroll today at www.interracu.com.



Shred-It Days Postponed

For the health and safety of our community and employees, Shred-It Days have been postponed. Please continue to watch future newsletters for new dates and times to be announced.

We hope to offer this service to our members later this summer or fall.



Make All The Right College Money Moves

Going to college is one of life's most significant opportunities. And it's expensive! We're giving you access to Edmit's college planning tools so your family is set up for financial success.

Edmit's professional guidance gives you peace of mind that you're making the best decisions when it comes to paying for college. With personalized college reports and recommendations, you can find the best schools for your budget and understand the value of different colleges, including by specific majors.

Oh, and it's free! We're covering the full cost of Edmit Plus, a \$99 value. The average Edmit family saves over \$5,000 in college costs!

To learn more or get started, visit edmit.me/partner/interracu.

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.

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 parent or guardian 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/sharedbranching.

No surcharge ATMs. You can access your accounts at more than 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.



If you eat 3 meals a day in a tractor.

We get it. We live here too.

GET GROWING ON YOUR GOALS AT
INTERRACU.COM/AGRIBUSINESS

New Credit Card Plans

Interra is your source for great credit cards with excellent rates and benefits. As we continue to offer plans that are the best fit for you, we are updating our MasterCard® credit card account terms and names.

However, the same great credit card benefits will apply:

- No annual fee¹
- No transaction fees
- 21-day grace period on purchases
- Travel accident insurance²
- Manage your account, view statements, and more through Interra Online Banking
- 24/7 member support
- Check out our Mobile Wallet. (Data carrier rates may apply)

As of the June 2020 billing cycle, the following changes will take effect:

MasterCard Platinum

- Your Annual Percentage Rate (APR) for purchases, cash advances and balance transfers as low as 11.25%.³ The APR will be based on your most recent credit score.
- New card design and name change. Before your credit card expires, you will receive a new card with a new design and name. The MasterCard Platinum will be referred to as the MasterCard Elite.

MasterCard Standard

- Annual Percentage Rate (APR) for purchases, cash advances and balance transfers as low as 8.25%.³ The APR will be based on your most recent credit score.
- New card design. Before your credit card expires, you will receive a new card with a new design.

If you have any questions, call us at [574.534.2506](tel:574.534.2506).

¹Other fees include: Late payment fee of \$25.00; Returned payment of \$5; Cash advance fee of 2%; ATM transaction fee of 2%; Balance transfer fee of 2%; Foreign transaction fee of up to 1% of each transaction. ²Only applicable on travel purchased with your Interra MasterCard. ³Annual Percentage Rate. As low as 9.65% APR for Platinum MasterCard. As low as 12.65% APR for Standard MasterCard. Rates are subject to change. This APR will vary with the market based on Prime Rate. Approval based on the member's overall financial profile, including credit history and proof of income. Not all borrowers will qualify for the lowest rate.

New Contactless Debit Card

Interra is excited to announce that its new debit cards have been redesigned and include the contactless feature – a safe and convenient way to pay. A contactless card is a chip card that also has technology embedded in it that allows payments over a secure radio interface, much like Apple Pay, Android Pay or other mobile wallets.



Contactless payments allow for a speedy checkout process with a simple tap of a contactless-enabled payment terminal using the same security as EMV chip cards. With contactless, there is no PIN to enter or receipt to sign. Your new debit card will arrive before your current one expires.

If you have any questions, please contact us at [574-534-2506](tel:574-534-2506) or visit mastercard.us/contactless.

Stay Connected

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

• Telephone Number

- o If your mobile phone is your primary contact number, please make sure we have it on record, for both the primary and secondary members on your account. Who knows? We may still have your old land line number.

• Mailing Address

- o You don't want mail, like a new debit card or information about your account, getting into the wrong hands.
- o If you have more than one Interra account, don't forget to check these accounts too. This includes any Kids Club, IRA or HSA accounts.

• Email Address

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

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

• Through Interra Online Banking.

- o On the left menu bar, go to **SETTINGS**, then **MY CONTACT INFO**.
 - The first option is for your **PHYSICAL ADDRESS**
 - The second option is for your **MAILING ADDRESS**
 - The third option is **OTHER INFORMATION**
 - Phone numbers
 - Email address – primary and alternate
- When you are done updating, just press **SUBMIT**

• At any Interra office.

• Call [574.534.2506](tel:574.534.2506) or [888.432.2848](tel:888.432.2848).

Sprint® Rewards For Members

Credit Union members can get \$200 cash from Sprint.⁴

- Members get \$100 per line on up to two lines when they switch to Sprint on Unlimited Plus or Premium.
- \$100 Annual Loyalty Reward.
- 25% off select accessories in Sprint Stores.

Claiming cash rewards

1. Switch to Sprint
2. Register at LoveMyCreditUnion.org/SprintRewards
3. Cash rewards will be deposited directly into credit union account within 8-10 weeks.

Annual loyalty

- Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

⁴Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit lovemycreditunion.org/reward-tracker. Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. Int'l. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit sprint.com/returns. Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.

Get connected today!



Hours and Locations

Visit interracu.com/hours-locations
or call [574.534.2506](tel:574.534.2506) or [888.432.2848](tel:888.432.2848)

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

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