

Stay Alert About Fraud

At the start of the holiday season, fraudsters seem to work overtime to try and compromise credit and debit card information. They will even use software programs to randomly guess card numbers in order to automate purchases with online merchants. Here are some helpful ways you can be proactive against fraud attempts:

- 1. Be diligent and proactive.** Review your account transactions frequently. Watch for repetitive, small transactions or unique purchases that you did not authorize. (Interra's online banking and mobile app² offer convenient ways to review your accounts.)
- 2. Sign up for customized alerts.** Help keep your Interra accounts and credit or debit cards secure by signing up for customized alerts through Interra's online banking and mobile app.
- 3. Report any fraud immediately.** If you see anything suspicious with your account, fast action is imperative. **Contact Interra 24/7 at 574.534.2506** or the number on the back of your credit or debit card for immediate assistance.
- 4. Consider using alternative payment methods.** Mobile Wallet options provide easy, simple, secure, and private ways to use your Interra MasterCard® debit and credit cards to make in-store and in-app purchases. To allow additional purchasing flexibility and convenience, a credit card may be another option for you. Learn more about Interra's [personal credit cards](#) here or [business cards](#) here.
- 5. Be aware of common scams.** Visit the Federal Trade Commission and the Better Business Bureau online resources to familiarize yourself with and search for common scams.
- 6. Monitor your credit.** A free credit check is available at your fingertips through Interra's online banking and mobile app. The credit union partners with SavvyMoney, Inc. Find helpful instructions in online banking. You can also obtain a free credit report annually by visiting annualcreditreport.com or calling toll-free 877-322.8228.



Fraud Awareness Week
November 14-20, 2021

Thanksgiving Hours

Happy Thanksgiving from all of us at Interra! We extend a special greeting to thank you, our members, for trusting Interra with your financial needs.

Holiday hours:

- November 25 & 26, all offices closed.
- November 27, all offices open regular business hours.



Veterans Day

To the men and women in uniform, past, present, and future, it's with gratitude that we thank you for your service.

All Interra offices will be closed **Thursday, November 11**, in honor of Veterans Day.



Interra Call for Nominations

One of the differences between banks and credit unions is democratic structure and control. Officials are elected by fellow members to oversee the governance of our financial cooperative. These individuals make a commitment to serve in a way that maximizes the shared interest of all members.

Service to fellow members on the Board of Directors and the Supervisory Committee provide unique opportunities to help chart the course of Interra, now and in the years to come. With that in mind, are you interested in serving your community and your fellow credit union members? Perhaps you have skill sets or are qualified in a particular area, such as finance or strategic planning. Or maybe you are passionate about Interra Credit Union and its future.

This Call for Nominations is a request for enthusiastic members interested in helping to build the credit union. Experience in financial services or as a board member is not required. In 2022, three (3) seats on the Board of Directors and one (1) on the Supervisory Committee, all 3-year terms, are up for election.

To be eligible, the individual must:

- be an Interra member in good standing, meeting qualification criteria;
- submit the Board of Directors and Supervisory Committee Application/Agreement; and
- meet the requirements of the Board of Directors or Supervisory Committee job description

If you are interested in running for a position, please call Interra at 574.534.2506, ext. 7262, to obtain an application and related information. The deadline for submission of all required information is at the end of the business day on Friday, January 14, 2022.

In accordance with the Board of Directors Governance Manual and the Bylaws of Interra Credit Union, the Nominating Committee will review applications and establish a slate for the 2022 ballot, holding the right to approve any and all names that will be placed on the ballot. The election will be conducted online from March 7-21, 2022. **The Annual Meeting is scheduled for Monday, March 21, 2022, beginning at 5:30 pm, at the Interra Main Office in Goshen.**

Additional information about the election and the Annual Meeting will be provided in future issues of INtouch and online.



This season marks the 28th year of Interra Credit Union’s annual Hometown Giving holiday service project. Hometown Giving supports over 30 nonprofit organizations in a variety of ways including, purchasing wish list items, adopting families, and sponsoring holiday parties.

While the project’s official kick-off date is December 1st, Angel Trees will be up in all Interra offices by November 22nd. Organizations have submitted wish lists for needed items and adopt-a-family lists are also included. You can pick up angel tree tags from the trees and return new, unopened and unwrapped gifts to any Interra office by the specified due date(s).

Look for more information about Hometown Giving 2021 in the December issue of INtouch.

Interra to Host Blood Drive

As part of our Hometown Giving holiday service project, Interra Credit Union will host a blood drive in collaboration with the South Bend Medical Foundation.

“We highly encourage pre-registering if you’re interested in donating blood,” stated Sandy Boldt, Interra’s blood drive coordinator. All successful donors will receive a voucher for a FREE turkey. In addition, the South Bend Medical Foundation will donate \$10 for successful blood donations to St. Joe Blue Star Mothers, an organization that supports active duty service members, veterans, and their families.

If you have questions or need more information about donating blood, contact the South Bend Medical Foundation at **574.234.1157** or **donors@smbmf.org**.



December 1 & 2, 2021

10:00 am – 6:00 pm
Interra Credit Union Main Office
Goshen, IN 46526

Sign up online:

Wednesday, December 1: [Click Here](#)

Thursday, December 2: [Click Here](#)



December 1 Sign Up



December 2 Sign Up

How can I Connect & Communicate With Interra?

We get that you’re busy and need to talk when it’s most convenient for you.

We Get It. And We’ve Got It. Interra is committed to making your banking experience a seamless one. As part of that commitment, we strive to conveniently help you with your financial needs as quickly and efficiently as possible. In fact, we have many ways you can communicate with Interra whenever and however you’d like.



Schedule an appointment. From an Interra advisor to a lending, ag, business or mortgage expert, you can schedule a meeting when it works best for you. Appointments are available for in-person, phone or a video meeting. Visit <https://www.interracu.com/contact-us> or click on the calendar icon on the website or mobile app to schedule an appointment.



Chat with Terra. Meet Interra’s new chatbot, Terra. As an on demand chatbot, Terra, is available 24/7 to assist you with some of Interra’s most common banking questions. Simply click on the chat feature on Interra’s website to ask your questions. Don’t worry, if you stump Terra, you’ll be connected with a live agent for assistance during normal business hours.¹



Text with Interra². Send Interra a text to our regular phone number at 574.534.2506. From chatting with a loan agent to learning Interra’s routing number, we can text about many things. Go ahead! Give it a try.

What would you like to talk about? Send us a chat or text for quick answers to some common questions.

- Help! My debit card or credit card has been lost or stolen. What should I do?
 - How can I Refer A Friend?
 - What’s Interra’s routing number?
 - What are Interra’s hours?
 - How do I apply for a loan?
 - What can I do at a shared branch?
- Do you have an “uncommon” question? We’re here to help too!

Being available for our members when you need us is a continued commitment of service excellence from Interra.

¹For your safety, please remember, when communicating through any means, never send private and confidential information including your account number or account details until authorized by an Interra employee. ²Text message and data rates may apply.

Looking for Extra Cash? Skip-a-Payment

Are you feeling overwhelmed by upcoming holiday expenses? Look no further, Interra is here to help with the Skip-A-Payment program. The program allows eligible members to skip a loan payment up to two times in a 12-month period.



- Skipping a payment won’t hurt your credit report.
- Qualified consumer loans are eligible.
- \$25 processing fee per loan, per request.

Qualified, secured consumer loans¹ are eligible for the program. Loans not eligible include loans secured by real estate, single payment loans, lines of credit and credit cards. If you want to skip a payment, please review all the information, including terms and conditions, and complete a Skip-a-Payment form for each loan. It’s easy to access information and the form online at www.interracu.com/personal/loans/skip-a-payment or at any Interra office.

¹All Skip-a-Payment requests are subject to approval. Interest will continue to accrue. A skipped payment may reduce any GAP insurance claims on insured vehicles. Please consult your GAP Policy for more information.

Get connected today!



Hours and Locations

Visit interracu.com/hours-locations or call **574.534.2506** or **888.432.2848**



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

NMLS #: 623379

