

### Open Your Home To New Possibilities

Is it time for a college education, a new kitchen or to refinance a higher-rate debt? A Home Equity Line of Credit (HELOC)<sup>1</sup> from Interra Credit Union could help make it happen!

A special promotion is underway for members with an existing HELOC loan, as well as new HELOC loans opened September 1, 2020, through December 31, 2020.

- You'll get a **low 2.99% APR<sup>2</sup>** on all new advances made during the promotional advance period, September 1 - December 31, 2020, with this great rate in effect on those advances until December 31, 2021.<sup>3</sup>
- No closing costs<sup>4</sup>
- Low annual fee<sup>5</sup>
- This promotional rate is only on advances posted to the line of credit account September 1, 2020, through December 31, 2020. Advances made prior to September 1 and on or after January 1, 2021, are not eligible for the special rate. New HELOC loans must close on or before December 26, 2020, to be able to take advances during the promotional period before it ends on December 31, 2020.



#### New possibilities are waiting.

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

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

<sup>1</sup>All loans are subject to credit approval and collateral review. Rates 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. <sup>2</sup>Program rates, terms, and conditions are effective as of July 21, 2020, and are subject to change without notice. Annual percentage rate (APR) of the variable rate program HELOC is based on the Prime Rate as published in THE WALL STREET JOURNAL, plus a margin; the maximum the APR can increase is 6% above the initial non-promotional rate, if applicable. For example, if you opened a HELOC with a 700 credit score at 4% APR, the highest the rate could increase to during the life of the loan would be 10% APR. The rate is subject to increase and decrease. The variable rate line is subject to a minimum rate of 3.50%. As of August 31, 2020, fixed rate as low as 4.5% and variable rate as low as 3.75% based on credit score. <sup>3</sup>Interest on outstanding balances prior to September 1, 2020, will continue to accrue at the regular rate of either Prime or Prime plus a margin, if applicable. Loan Payment information: When you make a payment, any principal payment will apply first to the promotional balance and then to any previously outstanding balance through December 31, 2021. Effective January 1, 2022, the rate on any remaining promotional balance outstanding will go back to the regular rate disclosed in member's HELOC open-end credit plan. <sup>4</sup>The credit union will pay for the standard closing costs of a property valuation, flood determination, junior loan title policy, and recording of the mortgage. These fees generally total between \$250 to \$900. The borrower(s) is responsible for any non-standard charges, such as regular lender's title, deed preparation and/or deed recording fees, if applicable. If the HELOC is paid in full and closed within 24-months of opening, you must reimburse the amount paid in closing costs by the credit union. Property insurance is required until the sum owed is paid in full and the line is closed. If the property is located within a flood zone, flood insurance will be required. Interra Credit Union's NMLS #623379. <sup>5</sup>The line is subject to a \$75 annual fee on its anniversary date.



### Shred-It Days October 23 and 24

Save the date! Interra Credit Union's popular Shred-It Days have been rescheduled for Friday and Saturday, October 23 and 24. **Each member may have up to 50 pounds shredded FREE**, regardless of the number of accounts you have. It's only 20 cents per pound thereafter. This event is another benefit of your credit union membership.

Watch for more details in the October newsletter.



### Introducing Online Appointment Scheduler

We are excited to introduce Online Appointment Scheduling now available at Interra. You can schedule appointments for a variety of services including:

- In-person meetings with a branch advisor
- Member service phone appointments
- Phone loan applications



In-Person



Member Service



Consumer Loan

Simply choose the location and time that fits into your schedule.

Connect with us today! Visit [interracu.com/contact-us](https://www.interracu.com/contact-us) and take control of your calendar.



# If you're invited to your customers' family reunions.

We get it.  
We do business here too.

[INTERRACU.COM/BUSINESS](http://interracu.com/business)

## Off To College? Keep Your Interra Account

Heading off to college? Stay connected with all your Interra accounts. Our online technology makes it easy to bank anywhere, anytime.

### Account access

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

### Make it easy to deposit

- Your mom or dad 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.<sup>2</sup>

### 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](http://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](http://allianceone.coop).

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

<sup>1</sup>Account qualifications apply. <sup>2</sup>Standard messaging and data rates may apply.

## Refer A Friend For \$25.00!

**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](http://interracu.com) for more information or call us at **574.534.2506**.<sup>1</sup>

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

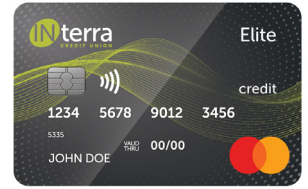


<sup>1</sup>New member relationship with Interra Credit Union, age 18 or older; no previous relationship within the last six months and no previous losses to the Credit Union. Credit Union membership and checking account qualifications apply, including initial checking deposit of \$25. If the account 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.

## Earn Rewards With Our Elite MasterCard®

Looking for a card that earns you more? Look no further than Interra's Elite MasterCard®. This Interra credit card comes with a variety of rewards to meet your needs and best of all, you can apply online in just a few minutes.

- Receive **10,000 bonus points** after spending \$2,000 in purchases within 90 days of account opening.<sup>1</sup>
- Earn **1.5 points** for every dollar spent on merchandise, travel, gift cards and much more.
- **No cap** on point accrual
- **No minimum** on redemption amount
- **No annual fee**<sup>2</sup>
- **21-day grace period** on purchases
- **APR** as low as **11.25%**<sup>3</sup>
- **Travel accident** insurance<sup>4</sup>
- Manage your **account online**
- **24/7** member support
- **Mobile wallet**, data rates may apply



Sign up today at [interracu.com](http://interracu.com)!

### Existing Rewards members will see changes, too.

Are you already a Platinum MasterCard® holder? You will notice a new look, a new name, and updated rewards.

Your rewards have been automatically upgraded to the Elite MasterCard® including earning **1.5 points** for every dollar spent on qualifying purchases<sup>5</sup> – plus you'll continue to receive the rewards you've come to expect. Even though your Platinum credit card has already been converted to Elite Rewards status, you may continue using your Platinum card until it expires. A new Elite credit card will be provided prior to the card's expiration date.

So, go ahead and start using the new rewards of your Elite credit card today.

<sup>1</sup>10,000 introduction reward bonus points can be earned by new and approved Interra Elite credit card members. To receive introduction reward bonus points, make \$2,000 in purchases within 90 days of account opening. Balance transfers, cash advances, fees, interest and items returned for credit do not qualify as an eligible purchase. Introduction reward bonus points will typically appear as a bonus on your Elite credit card account and may take up to 2 billing cycles after you have met the purchase requirement. Available reward points will expire after 48 months. To redeem points, visit [www.curewards.com](http://www.curewards.com). Bonus points are not available if you closed an Interra Elite credit card in the past 24 months. <sup>2</sup>Other 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. <sup>3</sup>Annual Percentage Rate. Rate effective as of June 19, 2020. As low as 11.25% APR for Elite MasterCard. 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. <sup>4</sup>Only applicable on travel purchased with your Interra Elite MasterCard. <sup>5</sup>10,000 introduction reward bonus points are not eligible for existing Platinum/Elite MasterCard holders.

## Need A New Ride?

Take advantage of historic low rates and great terms with an auto loan from Interra Credit Union.<sup>1</sup> And, for your convenience, apply and close your loan directly at Interra, online, by phone or in-person. Or, you can finance and close your loan at many local new and used car dealerships.

If you have an auto loan financed through another lender, you may get a better deal by refinancing at Interra.



<sup>1</sup>All loans are subject to credit approval and collateral review.

## Auto Loans

Local lending. Competitive rates.


Learn more at [interracu.com/auto](http://interracu.com/auto)

Get connected today!



Hours and Locations

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

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

