

Grow Your Money with a Share Certificate!

As a credit union, Interra remains committed to offering you competitive rates for loans and savings. Interra's share certificates work similar to a savings account, where you deposit money and collect dividends over an extended period of time. This is a great way to offer a low-risk option while earning extra money.

Be sure to check out Interra's current share certificate specials. Offered for a limited time, Interra now has an 11-month fixed rate special and a 22-month Inflation Buster Variable Rate Special. With new dollars for your share certificate special opening, you'll receive market leading options.

Interra's Inflation Buster – 22 Month Variable Rate offers a rate increase each time the Fed rates increase during the term of the share certificate (up to a maximum of 6.00% APY).

Hurry and Get Started Today! These share certificates are only offered for a limited time.

- Open a share certificate or view rates [here](#).
- To learn more about this special or open in-person, call 574-534-2506, [schedule an appointment online](#) or visit any Interra office.



Share Certificate Specials

Name	Term	Annual Percentage Yield (APY) ¹	Minimum Deposit to Open Account/ Minimum Daily Balance to Obtain APY	Maximum Deposit to Open
11 Month Share Certificate Special ^{2, 3}	11 month	3.30% APY	\$500	\$5,000,000
Inflation Buster – Variable Rate ^{2, 4}	22 month	3.10% APY	\$500	\$5,000,000

¹Annual Percentage Yield (APY). ²Share Certificate Special and Inflation Buster available to all members of Interra, including Public Funds. Minimum to open and earn dividends is \$500; maximum is \$5 million. New money only to open the share certificate; money from existing Interra accounts will not qualify. Penalties apply for early withdrawals. Fees may reduce earnings. Rates are expressed as an APY and are subject to change without notice. This offer may end at any time without notice. Must have an Interra membership account to purchase share certificates. Membership Qualifications apply. ³Upon maturity, this share certificate will automatically renew at a 12-month term at the then prevailing APY for that term. ⁴Upon maturity this share certificate will automatically renew at a 24-month term at the then prevailing APY for that term. The variable dividend rate and APY is tied to the high-end of the Federal Fund Targeted Rate as published by Wall Street Journal and will increase the same percentage and as often during the term of the certificate, up to a maximum 6.00% APY.

Feeling Short on Cash?

Are you feeling a little short on extra cash? Check out Interra's online CashIN short-term loan¹. Using your Interra Online Banking mobile app², **in as fast as 60 seconds**, a lending decision is made with money deposited quickly into your Interra account, upon approval.

CashIN loans require no credit report and are helpful when personal funds are running low. Use funding when you have unplanned expenses between \$750 and \$2,000 on needs such as:

- Car maintenance
- Home repairs
- Living expenses
- Family emergency
- Medical costs
- Short on pay



Just log into your online banking and choose "CashIN Loan" in your Menu, to complete your 60 second application today.

¹Repayment period up to 12 months. Maximum of two (2) CashIN loans at a time. Maximum amount not to exceed \$2,000 of combined CashIN loans. Membership account must be open for at least 6 months to be eligible to apply. Not all will qualify. Eligibility for Primary Account holder only. Loan protection coverage is not available on this CashIN loan. ²Carrier data rates may apply.

Online Banking: Did You Know?

Interra's online banking allows card control capabilities. You can simply login into your Interra online banking and go to the dashboard where you will find the tab "credit cards." Once you have selected this tab, you will find a column titled "card controls."

Card controls allows you to:

- Unlock/lock a select card
- Determine internal purchase usage standards
- Enable/disable merchant controls
- Enable transaction controls
- Set spending limits



To learn how to activate and use card controls, please visit: www.interracu.com/online-banking.

SOME THINGS ARE MEANT TO BE SHARED.



Share your love for Interra Credit Union to earn a bit of extra money for you and your friends. When your friends or family join IN, you both enjoy benefits.

What's not to love?

Refer-A-Friend Today¹

interracu.com/friend | 574.534.2506

¹Visit interracu.com/friend for more details.

Use the Equity In Your Home

Have you been considering a house renovation or refinancing your home during this seller's market?

A special promotion is happening for Interra members with an existing HELOC loan¹, or new HELOC loans opened August 1, 2022 through September 30, 2022.

- Advances from August 1 – September 30, 2022 **ONLY** will receive the promotional or introductory rate of **2.99% APR²** on those advances until March 31, 2023³
- No closing costs⁴
- Low annual fee⁵

HELOC
HOME EVERYTHING
LINE OF CREDIT



¹All loans are subject to credit approval and collateral review. Rates may vary based on credit qualifications and not all borrowers will qualify for the lowest rate. Home Equity Line of Credit is a revolving line of credit offered to qualified borrowers. You can obtain advances of credit for 5 to 10 years ("the draw period"). Not a guarantee of credit. ²Program rates, terms, and conditions are effective as of August 1, 2022, 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 4.75% APR, the highest the rate could increase to during the life of the loan would be 10.75% APR. The rate is subject to increase and decrease. As of August 1, 2022, the fixed rate line is as low as 6.50% and the variable rate line is as low as 5.50% based on credit score. ³Interest on outstanding balances prior to August 1, 2022, 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 lowest promotional balance and then to any previously outstanding balance through March 31, 2023. Effective April 1, 2023, the rate on any remaining promotional balance outstanding will go back to the regular rate disclosed in member's HELOC open-end credit plan. ⁴The credit union will pay for the standard closing costs of a property valuation, flood determination, junior loan title policy, and recording of the mortgage. 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. These fees generally total between \$250 to \$900. 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 the flood zone, flood insurance will be required. Interra Credit Union's NMLS #623379. ⁵The line is subject to a \$75 annual fee on its anniversary date.

Act Now!

Remember, this promotional rate is available only for advances posted to the line of credit account August 1, 2022 through September 30, 2022. Advances made prior to August 1 and on or after October 1, 2022 are not eligible for this special rate. New HELOC loans must close on or before September 26, 2022 to be able to take advances during the promotional period before it ends on September 30, 2022.

Get Started Today.

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

- **Apply online now.**
- Learn more about **HELOCs** at interracu.com.
- To learn more about this special promotion or apply in person, call 574-534-2506 or visit any Interra office.

INtime Lending: 48-Hour Decision Making!

As the last quarter of the year rolls around, your business or farm may be looking for extra funds to help with the purchase of a vehicle, equipment, or supplies still in 2022. Interra's INtime lending offers expedited business and agribusiness lending up to \$150,000 with funding approval within 48 hours.¹

From term loans to a line of credit, you can learn more and apply now at interracu.com/business.



INtime
LENDING

¹48-hour decision based on average application review time for qualified applicants with proper documentation needed for review. Not all will qualify. Please see FAQ for details.

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

