

What's Your Interra Story?

At Interra Credit Union, we work hard to gain your trust and loyalty. Will you share your **STORY** with us?

We're not looking for anything elaborate. A simple comment of few words is just fine.

Here are some topic ideas:

- What do you love about Interra?
- What do you think sets Interra apart from other financial institutions?
- How has Interra helped you with a loan, an investment or with a service you needed?
- How has a staff member, or staff members, gone above and beyond to offer assistance?
- If you use Interra business or agribusiness services, what has Interra done to help you, in good times and also in challenging times?
- If you represent an organization or school that Interra has supported, how have financial donations and/or Interra volunteers made a positive impact?



Please share your story by **October 15, 2019**, including:
Your name, address and the best phone number to reach you.

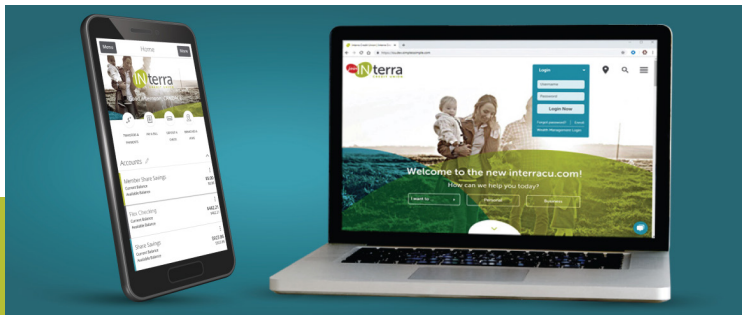
Email: marketing@interracu.com

Drop it off at any Interra office

Mail it to: Interra Credit Union – Marketing
PO Box 727
Goshen, IN 46527

You could win a prize! All Interra members who submit a story will be entered to win one of three Interra gift baskets.

Thank you for taking the time to share your Interra story with us!



Keep It Easy With e-Statements

Do you wait for your Interra statements to come in the mail each month? Wait no more! Instead, get your statement securely from your inbox, and have access to the last 18 months of previous statements, too.

It's so easy to enroll via Interra Online Banking, in literally a few minutes!

1. Go to the **SETTINGS** bar
2. Scroll down to the **e-STATEMENTS ENROLLMENT** tile and click on it.
3. Make sure the Delivery Email Address is correct.
4. After you review the e-Statement Delivery Disclosure, click on **ACCEPT** box.
5. Finally, just click on the **SUBMIT** button.

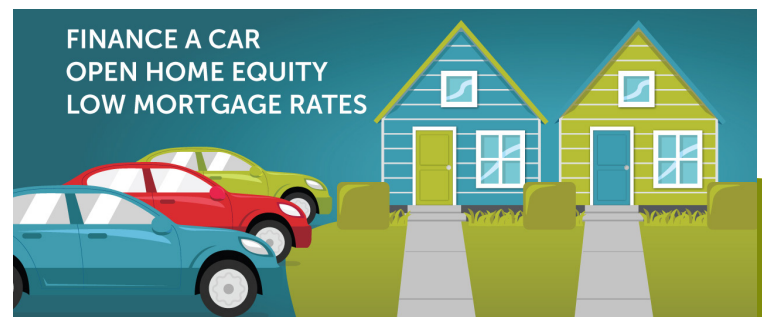
You're all set!

Save Money With Low Loan Rates

With loan interest rates at low levels, you may be able to save money on your next loan.

- Mortgage rates, for example, are at near historically low levels.
- It may be just the right time to finance a car, or refinance from a higher-rate lender.
- As you may know, a home equity line of credit can be used for almost any purpose. It's a great tool for home improvements, paying off high rate debt, helping pay for college – almost anything!
- Take advantage of end-of-season specials on a boat or motorcycle. Combined with a low Interra rate, it could be the right time to buy.

Get all the details, rates and even apply online at interracu.com.



FINANCE A CAR
OPEN HOME EQUITY
LOW MORTGAGE RATES



If your donut has an unusual nickname.

We get it. We live here too.

Just like you, Interra's roots run deep, right here in northern Indiana. As a member, you know we make decisions locally and you can count on us to provide you with the products and services you need and want. We are committed to helping our communities thrive.

Personal Finance Tips For College Students



With most students back on campus, it's important for families to consider the subject of personal finance. Budget basics, spending strategies and financial tools are important concepts for getting on the right track and staying there. David Dekker, Interra's SVP of Consumer Services, shares some great financial information.

For parents, and students, here are some personal finance tips:

- "Start with a budget," advises Dekker, "Make a list of all the income sources, including money from parents, savings, work and also financial aid, like grants and loans."
- "Then, anticipate expenses," Dekker added. "Try to think of almost everything, so you have as few surprises as possible." This type of exercise helps give parents and students an idea of affordability and can be used to establish spending limits.

- Online resources can help keep tabs on your finances and most financial institutions provide online banking, mobile apps with mobile deposit features and other tools, often at no charge. "At Interra, for example, members have access to online banking, a mobile app with mobile deposit, budgeting tools, online calculators and other resources," Dekker noted. You can also research apps for money management tools.
- "With online resources, it's easy to stay with your hometown financial institution," he added. "You have a personal resource to rely on when you have questions or problems."
- Be careful with credit cards. Laws are in place to prevent students from falling victim to too-good-to-be-true credit card offers. "A low-limit credit card can be helpful for emergencies and as a tool to start establishing credit, but I again suggest relying on your hometown financial institution," Dekker pointed out.
- Before taking out student loans, make sure you have applied for scholarships and grants. "While student loans help fund a college education, look for ways to reduce the amount of debt you have after college," Dekker cautions. "Borrow only what you really need and consider paying for the extras with a part-time job."
- Save money! Students can find used books or rentals on campus and online. Student discounts are there for the taking. Look into software deals and student discounts on everything from stores, restaurants and more on or near campus.
- Protect yourself and your identity. The 18 to 24 demographic has the greatest propensity for identity theft, according to the Javelin Strategy and Research. "As a first line of defense, do not share personal information, like Social Security numbers, usernames and passwords, PIN numbers or personal documents," Dekker said. "In addition, check your account and credit card activity and statements and report any suspicious activity."





In behalf of all of us at Interra, we wish our college student members a great year!

Get connected today!



Hours and Locations

Visit 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.

NMLS # 623379

