



April 2019

## Keep Debit Card Safety in Mind

When you're shopping with your Interra Credit Union debit card on vacation, at the grocery store, online or using an ATM, it's important to keep your personal information and identity as secure as possible. You can take steps to help protect your accounts, personal information and your money.

### #1 – Do not allow other people to use your card.

"This causes more issues for our members than any of the others," reports Tim Vosberg, e-services manager at Interra. "You run the risk of exposing your account to unnecessary losses."

Other tips and reminders:

- **Keep your PIN a secret.** Memorize it and never write it on your card or store it with your card. Do not let anyone else enter your PIN for you. Don't give your PIN over the telephone.
- **Change PINs frequently.** Security experts recommend different PINs for each card and to change your PIN often.
- **Watch your e-mail.** Unfortunately, e-mail is probably the most common method of identity theft and electronic fraud. Don't provide your PIN or other personal information in response to an unsolicited e-mail or online request.
- **Be smart online.** Be aware when you shop online. Look for secure transaction symbols, such as the little "lock" logo in the corner of your browser window and web addresses that start with "https." Log off after your purchase, or if you can't log off, close the browser.
- **Report a lost or stolen card immediately.** This reduces the chances of unauthorized purchases.
- **Watch your money.** The best way to know what's going on with your accounts is to use Interra Online Banking for up-to-date transaction information. Also, review account statements when you get them and report irregularities or unauthorized transactions immediately.



## Good Friday

All branches close at Noon on Friday, April 19.

## Shred-It Days: June 7 & 8

Save the date! Interra Credit Union's popular Shred-It Days are scheduled for Friday and Saturday, June 7 and 8. 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 credit union membership.

Watch for more details in the May newsletter.

## Flex Checking

### High Rate AND ATM fee refunds!

Interra Credit Union's premier checking product, Flex Checking, is the most popular account with members.



Get the best out of Flex Checking!

- Earn up to 5.00% annual percentage yield<sup>1</sup>
- Get ATM refunds, up to \$25 per qualification cycle.<sup>2</sup>

It's easy to qualify each cycle:

- Post and clear the required debit card transaction purchases each qualification cycle.
- Have at least one direct deposit or an ACH auto debit post and clear your account.
- Enroll and receive e-Statements. (A valid e-mail address to which we can deliver is required.)<sup>3</sup>
- No monthly service charges when qualifications are met.

<sup>1</sup>Annual percentage yield. APYs effective July 1, 2018, and subject to change without notice. Fees may reduce earnings on the account. \$25.00 minimum opening balance. Rate tiers: Bonus Rate 1: 5.00% APY on balances of \$0.01-\$10,000.00 and 50+ debit card purchases per cycle; Bonus Rate 2: 2.00% APY on balances of \$0.01-\$10,000.00 and 20-49 debit card purchases per cycle; Second Tiered Rate: 0.30% APY on balances over \$10,000.00 and at least 20 debit card purchases per cycle; Base Rate: 0.01% APY applies to all balances if qualifications are not met. The monthly statement will reflect a blended APY if you have balances in different tiers. Dividends are variable based on tier and dependent on all qualifications being met. <sup>2</sup>ATM fee reimbursements up to \$25.00 are made only if qualifications are met within the qualification cycle. If this is your first month as a Flex Checking member you will receive Flex Checking rate(s) on your balance from the date of enrollment and ATM fee refunds up to \$25.00 for ATM transactions that occurred on or after your enrollment date regardless of whether you met all of the qualifications. <sup>3</sup>There is a \$2.00 paper statement fee. Rates may change after account opening. Fees may reduce earnings. Qualifying transactions must post and clear the account during the month's qualification cycle. Purchases/Transactions may take one or more business days from the transaction date to post to an account from the date the purchase/transaction is made. Intra-credit union transfers do not count as qualifying transactions.



# Make Your Move with Interra Credit Union

Is it time to build, buy or refinance? Talk to the mortgage professionals at Interra Credit Union first, your trusted financial resource. You'll find a variety of mortgage programs to meet your needs, and we'll help you navigate through all the details.

And, importantly, it's all local.

- Get approved<sup>1</sup> at Interra!
- Close with Interra!
- Pay at Interra!

The application process is easy and available the way you want it, online or in person. In addition to the online application at [interracu.com](http://interracu.com), you can find other information and tools:

- Current rates
- Rate watch sign-up
- Rate quotes
- Financial calculators
- Useful resources
- And more!

<sup>1</sup>Subject to underwriting approval requirements.

## New Credit Card Convenience in Online Banking



Your Interra MasterCard® credit card account is now more conveniently accessible than ever through Interra Online Banking.

Instead of going through the SERVICES tab, you can access the following functions:

- Make a credit card payment through the TRANSFERS AND PAYMENTS option under the TRANSACTIONS tab.
- Just click on CREDIT CARD on the dashboard for:
  - Recent transactions, including purchases and payments are listed
  - Additional general details about your credit card are now displayed

If you prefer, you can still go to VIEW YOUR CREDIT CARD under the SERVICES tab to perform the above functions. In addition, you will still use this option to access your credit card statements.

For more information, call Interra or visit any office.

## Election Results

Results of the 2019 Interra Credit Union election were announced at the Annual Meeting, which was held March 25.

Bruce Stahly, Goshen, and Carl Stoltzfus, Goshen, were reelected to three-year terms on the Board of Directors. Gina Leichty, Goshen, an associate director, was newly elected to a three-year term on the Board of Directors. Kathy Brewton, who served on the board for 20 years, has retired and did not seek reelection. Interra members reelected Michelle Adams, Syracuse, to a three-year term on the Supervisory Committee.

# Expedited Program for Business & Agribusiness Loans



Interra Credit Union's INtime lending program offers loans up to \$100,000 for new and existing business and agribusiness borrowers, with the possibility of a 48-hour decision turnaround time.<sup>1</sup>

"INtime lending is available for term loans, a working-capital line of credit and business credit cards," reports Mike Blosser, Senior Vice President of Business Services.

"To make it even easier, borrowers may apply online at [interracu.com](http://interracu.com), call Interra or visit any branch," he said. "And, if you need pre-approval, just contact us to see what we can do for you."

<sup>1</sup>48-hour decision based on average application review time for qualified applicants with proper documentation needed for review. Please see the FAQ section at [interracu.com](http://interracu.com) or contact the credit union for details.

## Invested in Agribusiness

Interra works closely with farmers and agribusinesses throughout our region. In fact, we're the third largest credit union agricultural lender in the country. Interra's been in the business for nearly 90 years and growing every day to meet our members' needs.

**"In agriculture, community is very important. Interra has supported and been part of the community for many years. I really appreciate that."**



**Herb Hoover**  
Owner, Hoover Feed

## Going Away? Please Let Us Know

To prevent fraud, systems are in place to identify purchases or charges that you make outside your normal activity, both in terms of geography and type of transaction.

In an attempt to avoid unanticipated disruptions in debit or credit card access, Interra Credit Union has a Travel Status Form to retain information about members' travel plans.

You can provide the information in one of two ways:

- Call Interra at 574.534.2506 or 888.432.2848 and a representative will assist you.
- Stop by any Interra office to complete the form.

If your card is lost or stolen, please contact us immediately.

- Call Interra
- Call a card contact center
  - Debit card center: 888.908.7797
  - Credit card center: 800.449.7728

Safe travels...and have fun!

**Get connected today!**



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