

INtouch

June 2018

Interra to Open Plymouth Office

Interra Credit Union will open a new Financial Resource Center (FRC) in Plymouth this summer, Andy Marshall, EVP/Chief Operating Officer, announced. Renovations are underway at the new center, located at 1629 N. Michigan Street, across from Centennial Park.

"The FRC will be Interra's seventeenth office, but different than a traditional branch," Marshall said. "It will leverage our strengths and experience in small business, agribusiness and mortgage lending."

"While it is a no-cash office, the FRC will be staffed with a manager, business lender and a mortgage loan originator," he noted. "They will be available to assist members open new accounts, both business and consumer."

"Access and ease of electronic services will be key features at the center," reports Phil Wiens, SVP/Chief Retail Officer. "We are looking forward to serving members and being a part of it all in the Plymouth area."

Members can join Interra online, open additional accounts, use Interra Online Banking for all types of account information and transactions, and download the mobile app, which includes mobile deposit. At the same time, new and existing members in the Plymouth area will have access to the support of an experienced staff when they want and need it.

"We are excited to become a part of the Plymouth area community," Marshall said. "At Interra, we believe it's important to be supportive of and involved in the communities in which we do business."

Watch for details about the opening of the new Plymouth FRC at interracu.com and in the newsletter.

Young Explorers Bowling Party June 27

Join the fun at the Young Explorers Bowling Party! Kids Club members only, ages 5-11, are invited.

Date: Wednesday, June 27

Time: 1:00 pm

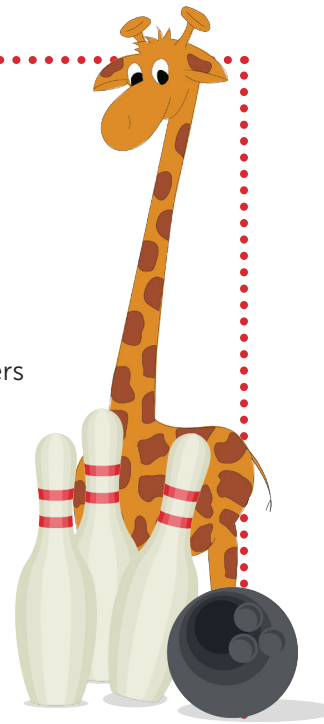
Location: Signature Lanes, 1180 Fremont Ct., Elkhart (near CR 17)

Adult supervision is required.

Bring the kids for a great time of bowling fun, including an hour of bowling, shoes and a goody bag.

Reservations are required. It's easy to register: online at interracu.com/yeparty, visit any Interra office or call Interra at 574.534.2506.

The Young Explorers Club continues to grow and is open to members through 11 years. Club members receive a special gift and membership card at account opening.



FHA and USDA Home Loans Now Available at Interra

Two mortgage loan programs, especially attractive for first-time homebuyers, are now available at Interra Credit Union. "I am pleased to announce to our members that we now offer both FHA and USDA financing options," reports Rob Spencer, AVP/Senior Manager of mortgage operations.¹

Borrowers may qualify for an FHA loan with a down payment as low as 3.5% and less-than-perfect credit. The program offers terms up to 30 years.

Zero down payment financing is available with loans guaranteed by the U.S. Department of

continued on back

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CREDIT UNION

For Whatever's Next... Keep Your Interra Account

Going to college? Starting a new job? Keep it easy with your Interra Credit Union accounts. Online and e-services make it hassle-free, for whatever's next in your life.

Account access

- Use your Interra debit card.
- With INline or My Rewards Checking, you can get ATM fee refunds nationwide, up to \$25 per cycle.¹

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.

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.

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.

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

¹Account qualifications apply.

Join us for Shred-It Days

As a reminder, here is the schedule:

Friday, June 8: 9:00 to 11:00 am and 1:00 to 3:00 pm.

Saturday, June 9: 9:00 to 11:00 am.

Location: Interra main office, in the Powerhouse parking lot, just southwest of the office.

Debit to Win It. Monthly prize

You get an automatic entry each and every time you make a purchase with your Interra debit card.

Learn more at interracu.com/winit or at any Interra office.



FHA and USDA Home Loans continued

Agriculture (USDA). This 30-year loan must be used for the purchase of the borrower's primary residence only. And, there are property location and maximum household income restrictions.

"With our members' best interests in mind, mortgage loan originators will work with borrowers to match each situation with the best option, including the full range of mortgage programs we offer at Interra," Spencer said.

At the credit union, members will benefit from free pre-qualifications, in-house local processing, underwriting and closing. Once approved, a loan can be closed in as little as 45 days.² And, Interra offers in-house servicing, which means borrowers can make their payments online or at any office.³

For more information or to apply, visit interracu.com/mortgages, call Interra or visit any office.

¹Rob Spencer NMLS# 1466497

²Subject to underwriting approval requirements.

³With few exceptions, you can make your payment locally at Interra offices.

Interra Credit Union NMLS# 623379

My Rewards Checking Change in Terms

Effective July 1, 2018, to qualify for the rewards each cycle, the number of debit card purchase transactions that post and clear the account increases from 15 to 20.¹ In addition, My Rewards Checking will be changing names to Flex Checking.

Watch for announcements in the near future. Exciting changes are coming!

¹Qualifying purchases or other transactions must post and clear the account during the 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.

Where to Find Us

16 convenient offices to serve you. For hours and locations, visit interracu.com or call 574.534.2506.

Get connected today!



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