



# Make Your Move

Building, buying or refinancing a house? It's home. It's about your life and your family. It's a big deal, personally and financially. When you apply at Interra Mortgage, you are supported by people you know and trust in our communities. And, Interra is the lender of choice - #1 in mortgages recorded in Elkhart County in 2017.

Interra's mortgage loan originators will match you with the mortgage that fits your needs and lifestyle, and will help navigate the smallest of details to make the process as easy as possible for you.<sup>1</sup> When you work with Interra, you'll have access to free prequalifications, online or in-person applications, competitive rates and local decisions. Once approved, you can close in as few as 45 days.

Local makes a difference! Interra Mortgage provides local processing, underwriting and closing. The hometown mortgage loan originators are available throughout the credit union's service area. And, you can even make your mortgage payment at any of Interra's 16 offices.<sup>2</sup>

Consider the many Interra mortgage options:

- Conventional loans with varied features
- FHA programs
- USDA guaranteed financing
- Construction and bridge loans
- Manufactured home financing

To learn more or apply, just go to [interracu.com/mortgages](http://interracu.com/mortgages), call Interra 24/7, or visit a local office.

<sup>1</sup>Subject to underwriting approval requirements. <sup>2</sup>For most mortgages NMLS #623379

**"It's easy to work with Interra. There are no hassles or surprises. They make the process a stress-free experience for homeowners."**

**Todd Meier**  
Homebuilder, Team Construction



## Certificate Special starting May 8, 2018!

### 2.32% APY<sup>1</sup>

### 16-month Certificate Special<sup>2</sup>

- Open with as little as \$1,000.00
- Consumer, business and IRA accounts are eligible.<sup>3</sup>

### Hurry! Limited time offer!

<sup>1</sup>Annual percentage yield. The APY is accurate as of May 1, 2018. Jumbo rate not available. <sup>2</sup>Rates and terms subject to change without notice. At maturity, the certificate will automatically renew at the then-current 18-month rate. Six-month penalty for early withdrawal. <sup>3</sup>The credit union reserves the right to limit the amount of a certificate.

## Shred-It Days: June 8 & 9

As a benefit to our members, Interra Credit Union is once again sponsoring the popular Shred-it Days. 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.

- **FREE!** Each member may have up to 50 pounds shredded FREE, regardless of the number of accounts he or she has. It's only 20 cents per pound thereafter.
- **A benefit of membership!** Shred-It Days are for Interra members only. Please bring your member card, checkbook, debit card or other evidence of membership.
- **What should you shred?** Old documents and medical records; tax records; financial, credit card and investment statements and receipts; pre-approvals and other mail solicitations; computer discs and CDs; pay stubs; expired ID cards; leases and contracts; expired credit cards, etc. It's okay to shred paper clips, staples, manila folders, duplicate check copies, old checkbooks and deposit books.
- **Please don't bring:** Garbage, 3-ring binders, cardboard, plastic or metal. (The credit union and/or Mountain High Shredding reserve the right to refuse unacceptable items.)



# Interra Adds Six Counties To Field of Membership

Interra Credit Union is INvested and Growing to Serve with the addition of six Indiana counties to the field of membership – DeKalb, LaPorte, Miami, Pulaski, Starke and Steuben – bringing the total to 18 Indiana counties. The field of membership expansion was approved recently by the Indiana Department of Financial Institutions.

“As our lending and deposit reach has expanded, we have had increased interest from potential members for Interra services,” Amy Sink, CEO, noted.

“Most importantly, the market expansion provides the opportunity for consumers, farmers and small businesses to be a part of a credit union, especially Interra Credit Union,” she added. The CEO pointed out that Interra also continues to grow and serve more members within the current footprint of Elkhart, Allen, Fulton, Huntington, Kosciusko, LaGrange, Marshall, Noble, St. Joseph, Wabash, Wells and Whitley counties.

One of the major reasons to expand Interra’s market reach is that the credit union offers the depth of experience and expertise in agricultural lending that few other financial institutions provide. In addition, while large financial institutions continue to exit rural areas, Interra has a history of providing credit union services to smaller communities.

Also, market expansion provides the opportunity to further diversify and broaden Interra’s base for new members, loans and deposits. Finally, with electronic services and shared branching, Interra has the ability to serve members remotely, long before a branch or office is established in a new market area.



## Remembering All Who Have Served

All Interra offices will be closed Monday, May 28.

We’re still here for you, 24/7!

- Call Interra, day or night, at 574.534.2506 – even on weekends and holidays.
- Use Interra Online Banking, the mobile app and ATMs

Get connected today!



# Earn a High Rate AND Have Easy Access

Almost 4,000 Interra Credit Union members have a Money Market Savings (MMSA). They are taking advantage of the account that earns a higher rate, while at the same time providing with easy access to their funds. You can, too!

A tiered-rate account, the MMSA allows you to earn a higher rate on higher balances. As your account grows, you’ll automatically earn the higher rate.<sup>1</sup>

In the current climate of market volatility, you may find the safety of the Interra MMSA especially appealing.

**Start earning more!** Open your MMSA at any Interra office. If you have an MMSA, consider additional deposits that may help you move up to the next tier, and an even better rate!

<sup>1</sup>The minimum balance to open the account and earn dividends is \$1,000. If the balance falls below \$1,000 any day during the month, there is a \$5.00 service fee.

# Interra Offers Student Loan Consolidations

Take control of your student loans, with the help of Interra Credit Union’s consolidation program. It allows borrowers to refinance and consolidate private and federal student loans, including PLUS loans.<sup>1</sup>

With many lenders in the marketplace, here’s the Interra difference:

- You’ll work with your trusted local lender.
- Take advantage of flexible repayment terms and programs, both fixed and variable rate options.
- And importantly, there are NO origination fees or prepayment penalties.

“Interra’s program helps members consolidate into one manageable loan, with only one payment to make” Dave Dekker, senior vice president of consumer services, pointed out.

For more information, check out [interracu.com/student-loans](http://interracu.com/student-loans). You may also call or visit any Interra office.

<sup>1</sup>Subject to credit qualification and additional criteria, including graduating from an approved school.

## Where to Find Us

16 convenient offices to serve you. For hours and locations, visit [interracu.com](http://interracu.com) or call 574.534.2506.



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