

INtouch

September 2018



“ We really love the security of Interra’s mobile banking. It’s nice to be able to use it to check up on things every so often.”

Austin & Morgan
Interra Credit Union Members

Stay Connected With Mobile Services¹

With an on-the-go lifestyle, Interra’s mobile banking services are designed with you in mind!

- Use the mobile app for easy access to all your accounts. Make it easy with bill pay, mobile deposit and funds transfers.
- With the Mobile Wallet, you have a simple and secure way to use your Interra debit and credit cards to make in-store and in-app purchases.

Get the most of Interra’s mobile experience!

Learn more at interracu.com/electronic-services

¹Standard message and data rates may apply.

Auto Loans

Local lending. Competitive rates.

Learn more at interracu.com/auto-loans



You’re Invited! Women & Investing Seminar

There’s no denying the facts: Generally, women tend to work less, earn less and live longer than men. That means they may need to invest more than men if they plan to retire. If you’re interested in learning how to become a successful lifelong investor, this informational seminar can help you reach your retirement goals.

Join us for “Women and Investing,” an educational seminar scheduled for Tuesday, September 25, beginning at 5:30 pm, at the Interra Credit Union main office in Goshen. A complimentary light supper will be served.

This seminar will help you learn to be a careful, competent and disciplined long-term investor, and can help you attain the financial security you seek for yourself and those you’re close to. We’ll focus on:

- Key investment principles every woman should know
- Important opportunities like asset allocation
- Understanding investor behavior
- Different financial products like mutual funds and annuities

Sue Purdue, financial advisor at Interra Investments, located at Interra Credit Union, will present this no-cost, no-obligation seminar.

Space is limited. Make your reservation online at interracu.com/register, by calling Interra at 574.534.2506, or by visiting any office.

This workshop is educational only and is not investment advice. If you need advice regarding your financial goals and investment needs, contact a financial advisor. All guarantees are backed by the claims-paying ability of the issuer. MEMBERS Insurance & Investments and MEMBERS are marketing names for the products, services and programs offered by CMFG Life Insurance Company (CMFG Life), MEMBERS Life Insurance Company (MEMBERS Life) and other leading carriers. MEMBERS® is a registered trademark of CMFG Life. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Not NCUA/NCUSIF/FDIC insured, may lose value, no financial institution guarantee. Not a deposit of any financial institution.

Financial advisors are not tax experts. For information regarding your specific tax situation, please consult a tax professional. Asset allocation and diversification do not guarantee a profit or prevent a loss. See your prospectus for details about your investment options and refer to the fund prospectus for information on specific investment objectives. Variable annuities are sold by prospectus only. You can obtain a prospectus by contacting your financial advisor or the insurance company. Read it carefully.

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JOIN US

September 25, 5:30 pm
at the Interra Credit Union Main Office in Goshen

join **INterra**
CREDIT UNION

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 statements securely from your in box.

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

1. Go to the SETTINGS bar and Click on STATEMENTS SETTINGS.
2. Choose ESTATEMENT from the DELIVERY PREFERENCE drop-down.
3. Make sure the Delivery Email Address is correct.
4. After review of the eStatement Delivery Disclosure, Click on the I ACCEPT box.
5. Finally, just click on the SUBMIT button.

You're all set!



Get Out of Line!

Skip the waiting line to deposit your paycheck, Social Security or pension. Use direct deposit for your convenience and peace of mind.



It's easy to sign up!

Contact your employer, Social Security or pension provider.

- For your paycheck, enroll in direct deposit where you work.
- For Social Security direct deposits, visit Social Security Direct Deposit (<https://www.ssa.gov/deposit/>)
- If you receive a pension check, contact the provider.

Interra information for direct deposit:

- You'll need Interra's routing number, 271291017
- For deposits to your checking account, provide your 10-digit number, exactly as it appears on the bottom of a personal check.
- For deposits to a savings account, your member number is first, followed by the account ID, 00, for example.

If you have questions or need additional information, call Interra, day or night, or visit any office.

It may take a few weeks to process, but once complete, you can get out of line!

Beware of Scams!

Beware of unsolicited calls you receive and pop-ups on your computer or smart phone! Sophisticated fraudsters use a variety of tactics to try to access personal and account information.

"The biggest scams we are seeing are those in which people are tricked into giving out their online banking credentials and also computer scams," reports Brittany Leeper, senior fraud analyst at Interra Credit Union. Fraudsters request usernames and passwords, promising to deposit money back into the account as a way of "testing" to see if the account is legitimate.

Then, the unsuspecting member is instructed to send either the full or partial amount via Western Union, MoneyGram or with gift cards. After the member has completed the transfer, the fraudster promises to deposit their money back into the account.

Unsuspecting victims are instructed to call the number in the pop-up scams to get virus protection.

"The fraudsters may then hack into the computer and online banking, making transfers between accounts," Leeper said. Fraudsters can manipulate the member into purchasing gift cards to pay them back from deposited money. "The member is none-the-wiser, follows the instructions and loses money in the process," she noted.

Credit union members in several states, including Indiana, are receiving calls from spoofed telephone numbers that even appear to be from the credit union. The caller claims to be a credit union employee in the fraud or security department.

The victims are tricked into providing the security codes on the back of their debit cards, along with the card's expiration date. These criminals already possess the counterfeit mag stripe cards and use the information to change the PINs. They use the counterfeit cards to make ATM withdrawals and purchases.

Leeper offers these suggestions to help protect yourself:

- NEVER give out your online banking credentials, account numbers, passwords, etc.
- NEVER purchase gift cards as payment.
- ALWAYS be wary of anyone who calls and claims that urgent action is needed or appears to be threatening in any way.
- Legitimate financial services providers, like Interra will NEVER contact you to ask you what your account number is.

"We are here to help our members," she pointed out. "Don't hesitate to call Interra or stop by an office to question the legitimacy of any call or situation."

Fraud Tip

Change passwords frequently. Be sure to include numbers, symbols and case sensitive letters.

