

Countdown To College

A big congratulations to the graduates of 2025! As students gear up for their next chapter – college – there's a lot to look forward to new experiences, greater independence, and exciting opportunities. But for many families, this transition also brings important financial decisions.



College is a major investment. Between tuition, books, housing, and other expenses, the cost can quickly add up. While scholarships, grants, and federal student aid are great starting points, they don't always cover everything.

That's where Interra can help.

Our private student loan program is designed to fill the funding gap when other resources aren't enough. With competitive rates, flexible repayment options, and a streamlined application process, we're here to support students and their families every step of the way.

Benefits to Interra's private student loan program:

- Work with your trusted financial institution.
- No origination fee.
- Flexible repayment options.
- Interra student loans are available at more than 2,000 schools.
- An existing loan consolidation program is also available.

Interra partners with Credit Union Student Choice to provide student loan education, resources, and support. Whether you're planning ahead for fall or already navigating college expenses, you can research, compare, and apply for the loan you need at interracu.com/personal/loans. We're here to help make higher education more affordable. At Interra, we believe in investing in what matters most: your future.



Refer a friend.¹

¹Must be human.

Get \$50² when you recommend Interra to a buddy (besides your dog).

If you're happy with your banking experience, it's time to share it with those you love most. Every time you refer a friend, you each earn \$50. Plus, they get to enjoy all the benefits of membership and Interra grows stronger. Everyone gets a treat!

interracu.com/friend

²Referred member must open a new checking account with a debit card to qualify for the Refer a Friend (RAF) incentive. Referred members must meet membership and checking account eligibility and account opening criteria including minimum account opening deposit. No previous relationship within the last 6 months and no previous losses to the credit union. If qualifications are met, \$50 will be deposited into the referred member's account within 30 days of account opening. If referred member sets up a direct deposit of \$100 or more, they may also receive an additional \$50. Direct deposit must be a payroll or benefit payment and made within 60 days of new account opening. The \$50 RAF incentive will be deposited into referring member's account within 60 days of the new account opening. Referred member will receive 1099-INT. Referring member may receive 1099-MISC. Terms and conditions of this offer, including termination, may change without prior notice.



Bill Pay Update

Like your phone or favorite apps, **Interra's Bill Pay just got a behind-the-scenes update** to keep things running smoothly. No action is needed on your end. It's all taken care of providing some easy to follow updates.

If you have any questions, give us a call at 574.534.2506. **We're always happy to help.**

We're Just Checking IN!

Summer's here, and while you're enjoying longer days and warmer weather, it's also a great time to take a step back and check in on your finances. The halfway point of the year offers the perfect opportunity to reflect, reassess, and realign your goals.

A quick financial check-in now can set you up for success through the rest of the year. Whether you're saving for something big, tackling debt, or just aiming for more peace of mind, asking the right questions can make all the difference.

Here are a few to consider:

- **Have my financial goals changed?**

Life moves fast. Maybe you've started saving for a home, welcomed a new family member, or decided to prioritize paying off debt. If your goals have shifted, your financial plan should evolve with them.

- **Am I sticking to my budget or is it time to recalibrate?**

Take a look at your spending habits over the past six months. Are there areas where you've overspent? Or maybe you have room to save more than expected. Use this insight to adjust your budget and stay on track.

- **Is my emergency fund where it should be?**

If life threw you a curveball today, would you be ready? Aim to have 3–6 months' worth of expenses saved to help weather the unexpected.

- **Am I using the tools available to me?**

Don't forget Interra offers resources to support your financial goals. From high-yield savings accounts, budgeting tools inside online banking, CashBack+ rewards, and even financial education, we're here to help make managing money easier. Interra also offers free one-on-one confidential financial counseling through GreenPath Financial Wellness. Find out more at interracu.com/tools-you-can-use.

- **What do I want to achieve by year's end?**

Think about what's most important to you in the next six months. Whether it's a family vacation, building credit, or getting ahead on retirement savings, now's the time to set a plan.

- **What should I do if I'm ahead of my financial goal?**

Congratulations! If you find you're ready for some personal assistance reaching even higher goals, our financial experts are here to help you meet future goals from buying a home to retirement planning. Schedule an appointment at your convenience at interracu.com/schedule-an-appointment.

At Interra, we're here to help you make the most of the months ahead. A mid-year financial check-in is a great way to refocus and finish the year with confidence. Whether you're reassessing goals or looking for new ways to save,



we're ready to support you—every step of the way. Let's plan, save, and succeed together. Visit interracu.com or stop by your local branch to get started.

Be Part of Something Bigger – Join Interra!

Are you, a friend or family member looking to make a career move? Interra is looking for energetic, motivated and responsible individuals to Join IN and be a part of our family. Our culture is built on a legacy of commitment to serving our members and our communities.

As a member, you already know that Interra is a growing, vibrant financial institution. As an employer, we are invested in the people who are selected to serve our members. We make every effort to promote from within and part-time positions often grow into full-time opportunities.

The investment in the people who work here is reflected in Interra's comprehensive compensation and benefits package. This includes medical, dental, and vision insurance, paid time off (PTO), and an attractive 401(k) plan.

Ready to join the team?

To view open positions and apply, go to interracu.com/careers.

CashBack+ from Interra

We talk a lot about Interra's **CashBack+**. It's because we believe in it so much knowing that you can earn bonus cash when you purchase digital gift cards from popular brands in retail, dining, travel, and more. Offers are customized just for you, and rewards are added instantly to your CashBack+ Wallet. Use the bonus for future purchases or transfer it to your Interra account – typically within 48 hours.

Don't forget when you're making purchases online, you can use your CashBack+ Pay to receive instant purchase savings and seamless pay. Simply use the CashBack+ app or your browser.

Need more details to set up your CashBack+ today? **Scan the QR code, visit interracu.com/cashback or visit any Interra office.**



Shared Branch Implements New Secure Standards

At Interra, your security is a top priority. That's why we're introducing a new ID verification process to help protect you from account takeover fraud during in-person Shared Branch transactions.

This enhanced fraud prevention measure ensures it's you – not someone pretending to be you – who is accessing your account whether you're at an Interra office or Shared branch location.

If you visit a Shared Branch location, advisors can now securely verify members with out-of-state IDs using a quick and secure process that includes a QR code and a one-time passcode through multi-factor authentication.



This extra layer of protection will apply to transactions such as loan payments, cashier's checks, deposits, withdrawals, transfers, and account inquiries.

It's just one more way we're looking out for your financial well-being – because at Interra, you're more than a member; you're part of something greater.

How it Works:

1. Scan the QR code located in the branch or visit verify.coop.org.
2. Select Interra Credit Union from the drop-down list.
3. Enter your member number and the last four digits of your social security number.
4. Upload a photo of your ID.
5. Take a selfie.
Tip: Save your validation for an even quicker experience next time!
6. Show your one-time passcode to the teller (passcode is valid for 20 minutes).

If you have any questions, please contact us at 574.534.2506.

Your Feedback Drives Change

At Interra, our members' voices matter. When you take a few moments to complete one of our surveys, you're doing more than answering a few questions – you're helping shape the future of your credit union.

We take your feedback seriously. In fact, many of the changes and improvements you've seen over the past year have come directly from member input. From enhancing services to streamlining processes and expanding team development opportunities, we've been listening – and acting.

One of the most common comments we hear is, "I see new faces in the branches all the time and I don't know the person." That's true, and it's part of how we grow. Many of our team members begin their journey in our branches and go on to take roles in other areas like agribusiness, marketing, preferred services, and branch leadership. These transitions are a reflection of our commitment to employee development and is something members have told us they value.

So, when a survey lands in your inbox, we hope you'll take a few minutes to complete it. It's one of the most impactful ways you can help us better serve you. Your opinion counts. We're proving it every day.

2025 Fair Schedule

Summer is here, and that means fair season is in full swing! Interra is proud to support our local communities and celebrate these long-standing traditions. Best of luck to all participants – we hope to see you out there!

- St. Joseph County 4-H Fair: June 27 – July 5
- LaGrange County 4-H Fair: July 5 – July 12
- Kosciusko County 4-H Fair: July 6 – July 12
- Noble County 4-H Fair: July 12 – July 19
- Marshall County 4-H Fair: July 12 – July 18
- Elkhart County 4-H Fair: July 18 – July 26

Upcoming Holidays and Events

In recognition of upcoming holidays please note these important dates when **all Interra offices will be closed**. Connect with us using Interra's technology banking including our mobile app¹, online banking and ATMs.

Friday, July 4 — Independence Day
Monday, September 1 - Labor Day

You can find Interra's branch hours, holidays, and locations at interracu.com/hours-locations.

¹Data carrier rates may apply.



Change In Terms Notice Funds Availability Disclosure

Beginning July 1, 2025, our Funds Availability policy will change to increase the amount available from checks that are placed on hold. The first \$225 will change to \$275 and the first \$5,525 will change to \$6,725.

Funds Availability

This policy statement applies to all transaction accounts. Availability of funds deposited into all other accounts is at the discretion of Interra Credit Union.

General Policy. Our policy is to make funds from your cash and check deposits available to you on the same business day that we receive your deposits. Electronic direct deposits and wire transfers will be available on the day we receive the deposit. Once the funds are available, you can withdraw them in cash and we will use them to pay checks that you have written.

Please remember that even after we have made funds available to you, and you have withdrawn the funds, you are still responsible for checks you deposit that are returned to us unpaid and for any other problems involving your deposit.

For determining availability of your deposits, every day is a business day except Saturdays, Sundays and federal holidays. If you make a deposit before closing on a business day that we are open, we will consider that day to be the day of your deposit. However, if you make a deposit after closing or on a day we are not open, we will consider that the deposit was made on the next business day we are open.

Holds on Other Funds. If we cash a check for you that is drawn on another bank, we may withhold the availability of a corresponding amount of funds that are already in your account. Those funds will be available at the time funds from the check we cashed would have been available if you had deposited it. If we accept for deposit a check that is drawn on another financial institution, we may make funds from the deposit available for withdrawal immediately but delay your availability to withdraw a corresponding amount of funds that you have on deposit in another account with us. The funds in the other account would then not be available for withdrawal until the time periods that are described elsewhere in this disclosure for the type of check that you deposited.

Longer Delays May Apply

Case-by-Case Delays. In some cases, we will not make all of the funds that you deposit by check available to you on the same business day that we receive your deposit. Depending on the type of check that you deposit, funds may not be available until the second business day after the day of your deposit. However, the first \$275.00 of your deposit will be available on the first business day after the day of your deposit. If we are not going to make all of the funds from your deposit available on the same business day, we will notify you at the time you make your deposit. We will also tell you when the funds will be available. If your deposit is not made directly to one of our employees, or if we decide to take this action after you have left the premises, we will send you the

notice by the next business day after we receive your deposit. If you will need the funds from a deposit right away, you should ask us when the funds will be available. In addition, funds you deposit by check may be delayed for a longer period under the following circumstances:

- We believe a check you deposited will not be paid.
- You deposit checks totaling more than \$6,725 on any one day.
- You redeposit a check that has been returned unpaid.
- You have overdrawn your account repeatedly in the last six months.
- There is an emergency, such as failure of computer or communications equipment.

We will notify you if we delay your ability to withdraw funds for any of these reasons, and we will tell you when the funds will be available. They will generally be available no later than the seventh business day after the day of your deposit.

Special Rules for New Accounts. If you are a new member, the following special rules may apply during the first thirty (30) days your account is open. Funds from electronic direct deposits to your account will be available on the day we receive the deposit. Funds from deposits of cash, wire transfers, and the first \$6,725 of a day's total deposits of cashier's, certified, teller's, traveler's, and federal, state and local government checks will be available on the first business day after the day of your deposit if the deposit meets certain conditions. For example, the checks must be payable to you. The excess over \$6,725 will be available no later than the ninth business day after the day of your deposit. If your deposit of these checks (other than a U.S. Treasury check) is not made in person to one of our employees, the first \$6,725 will not be available until the second business day after the day of your deposit. Funds from all other check deposits will be available no later than the ninth business day after the day of your deposit.

Deposits at ATMs. Funds from any deposit (cash or checks) made at automated teller machines (ATMs) we do not own or operate may not be available until the fifth business day after the day of your deposit. This rule does not apply to ATMs that we own or operate. All ATMs that we own or operate are identified as our machines. Generally, funds from deposits made at ATMs we own or operate will be available the next business day. All deposits made at our ATMs on weekends or holidays will be considered made on the next business day.

Deposits at Night Depositories. Funds from deposits at a night depository will be made available on the banking day the deposit is removed and the contents of the deposit are accessible to the credit union for processing. Any deposits made Monday - Friday after 8:30 a.m. EST will be considered received the next banking day in which the branch is open. Any deposits made on weekends or holidays will be considered received on the next business day.

Foreign Checks. Checks drawn on financial institutions located outside the U.S. (foreign checks) cannot be processed the same as checks drawn on U.S. financial institutions. Foreign checks are exempt from the policies outlined in this disclosure. Generally, the availability of funds for deposits of foreign checks will be delayed for the time it takes us to collect the funds from the financial institutions upon which it is drawn.



AMERICAN SHARE INSURANCE NMLS #: 623379

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.