

Phone Upgrades Are Coming October 11

In our ever-evolving efforts to provide our members with more streamlined services, Interra is proud to share our telephone system will be going through an upgrade on **Wednesday, October 11**. In addition to the improvements that will help our staff with operational efficiencies, you will also notice a difference as we strive to enhance our member interactions.

Our new phone system will be powered by a virtual assistant named Terra starting October 11. The results will allow for faster response times, improved call routing, and increased member satisfaction. When calling in, simply speak your questions or needs and Terra will give you the answer. If you stump her, she'll gladly connect you with an Interra representative to assist you. Terra is able to help with a variety of questions or statements such as:

- What's the routing number?
- Lost or stolen debit or credit card.
- What are Interra's hours?
- Help me with my log-in.

Interacting with Terra not only saves you time, but also allows our representatives to assist other members who may require a little more attention and time. Before the phone upgrade, this would have resulted in longer wait times for callers. Now we anticipate waiting to be reduced significantly.

Interra Connect users, please note that on October 11 you will find a few changes to phone banking as well. No longer will you need to follow a touchtone system, but everything will be voice activated.

1. Call Interra Connect by using Interra's "normal" telephone numbers: 574-534-2506 or toll free at 888-432-2848.
2. Say your phone banking needs such as "Account balance" or "Transfer funds" to begin your phone banking transactions.
3. The first time calling to make a phone transaction, follow the prompts to verify your membership, identity, and develop your new PIN.

4. Follow the prompts to complete your phone banking transactions.
5. It's that easy!

Who Is Terra?

You may recognize Terra as our online chat assistant. She's done such a great job chatting with our online users, that we've promoted her to assist our members with phone banking as well. Congratulations to Terra!

Hesitant to talk to Terra? Don't worry. Live representatives are also available. But we promise, Terra is friendly and here to help you.



Protecting Your Identity: A Guide to Identity Theft Awareness

In today's digital age, our personal information is more vulnerable than ever before. Identity theft is a growing concern, and it's essential to be informed and proactive in protecting your identity. We will explore the ins and outs of identity theft, its consequences, and how you can safeguard yourself against this ever-present threat.

Understanding Identity Theft

Identity theft occurs when someone wrongfully acquires and uses your personal information, such as your name, Social Security number, credit card details, or other sensitive data, without your consent. This stolen

information can be used for various malicious purposes, including financial fraud, opening new accounts in your name, or committing crimes using your identity.

The Consequences of Identity Theft

Identity theft can have far-reaching consequences, both financially and emotionally. Some of the potential outcomes include:

1. **Financial Loss:** Thieves can drain your bank accounts, max out credit cards, or even take out loans in your name, leaving you with substantial debt to resolve.

continued page 2

Prizeout
powered by Interra

Where brands give you more

Instantly get up to 20%¹ bonus value on your next shopping trip, vacation, grocery run, and more.

¹Prizeout bonuses are not redeemable for cash. Data and messaging rates may apply.

Protecting Your Identity

continued

- 2. Credit Damage:** Your credit score may suffer due to unpaid bills and fraudulent accounts, making it challenging to secure loans, rent an apartment, or even find a job.
- 3. Emotional Distress:** Discovering that someone has stolen your identity can be emotionally distressing. Victims often experience anxiety, stress, and a sense of violation.
- 4. Legal Troubles:** In some cases, victims of identity theft may find themselves facing legal issues related to crimes committed in their name.

Protecting Your Identity

Preventing identity theft and minimizing its impact should be a top priority. Here are some steps you can take to safeguard your identity:

- 1. Strong Passwords:** Use strong, unique passwords for your online accounts and consider using a password manager to keep them secure. Do not share this information with anyone.
- 2. Two-Factor Authentication (2FA):** Enable 2FA wherever possible to add an extra layer of security to your accounts.
- 3. Monitor Your Credit:** Regularly review your credit reports for any suspicious activity, and consider

using a credit monitoring service. Visit www.annualcreditreport.com to obtain your free credit report from each of the three credit bureaus.

- 4. Secure Your Personal Information:** Safeguard important documents and shred sensitive paperwork before disposing of it.
- 5. Be Cautious Online:** Avoid clicking on suspicious links or downloading attachments from unknown sources. Be mindful of phishing attempts. Have your device cleaned by a qualified computer repair technician to identify or remove harmful viruses or malware.
- 6. Use Secure Wi-Fi:** When accessing sensitive information online, make sure you're using a secure Wi-Fi connection, and avoid public Wi-Fi for confidential transactions.
- 7. Check Your Mail:** Retrieve your mail promptly and consider a locked mailbox to prevent theft of sensitive documents.
- 8. Educate Yourself:** Stay informed about the latest identity theft trends and scams to recognize potential threats.
- 9. Credit Freeze:** Consider freezing your credit to prevent new accounts from being opened in your name without your consent.



Reporting Identity Theft

If you suspect or become a victim of identity theft, it's crucial to act quickly:

- 1. Contact the Authorities:** Report the incident to your local law enforcement agency and file a report.
- 2. Notify Credit Bureaus:** Contact the three major credit bureaus (Equifax, Experian, and TransUnion) to place a fraud alert on your credit reports.
- 3. Report to Financial Institutions:** Inform your credit union/bank, credit card companies, and any other relevant financial institutions of the theft.
- 4. IdentityTheft.gov:** Visit the Federal Trade Commission's website for comprehensive guidance on how to recover from identity theft.

In conclusion, being aware of the risks and taking proactive steps to protect your identity is paramount in today's digital world. By following these tips and staying vigilant, you can reduce the likelihood of falling victim to identity theft and its devastating consequences. Stay safe and secure online!

Business Accounts : Changes to Beneficial Ownership Certification are coming soon – effective 1/1/2024

FinCEN, a bureau of the U.S. Treasury Department, has recently finalized updates to the upcoming Beneficial Ownership Rule, which are currently set to take effect 1/1/2024. Interra continues to monitor this Rule and will be sending further communication to business accounts (legal entities) that may be impacted by these upcoming changes in the coming months. Information on the Beneficial Ownership Rule can be found at FinCEN's website <https://www.fincen.gov/boi>.

Helpful FAQ's are also available at <https://www.fincen.gov/boi-faqs>.

Where's My Debit or Credit Card?



Have you ever misplaced your Interra Mastercard® debit or credit card and later found it? You can lock the card allowing an instant blocking of new purchases and cash advances. A locked card allows recurring transactions, payments, balance transfers and credits to continue without disruption. Check out all the helpful control options by selecting your **account** to view in online banking and then choose the **Card Controls** tab.

Did you know ...

Your online banking at Interra provides your credit score for easy tracking of your financial wellness.

- Log into your online banking and choose **Get My Credit Score**.
- Click **See My Score**.
- Review and accept the terms and conditions and choose **Continue**.
- You're now in the SavyMoney™ dashboard where you can view your score rating, payment history, credit usage and so much more!

All online banking users are encouraged to enroll in this free feature. (It's a great way to proactively monitor against fraud, too.)

Want to learn more about Interra's online banking or watch helpful videos? Find more info at www.interracu.com/onlinebanking.

Hometown Giving Celebrates 30 Years

It's hard to believe, but it's time to also begin thinking about the holiday season. As the holidays approach, the spirit of giving is starting to fill the air. In the heart of our communities, Interra is planning to once again lead the way in spreading joy and goodwill by donating to local nonprofits during the holiday season through our annual Hometown Giving project. In a time when kindness and generosity are needed more than ever, we're committed to setting a heartwarming example of corporate social responsibility. And the best part is that we're celebrating 30 years of Hometown Giving!

A Tradition of Giving

Since 1932, Interra has been an integral part of the community, not just as a financial institution, but as a caring neighbor. Our commitment to making a positive impact goes beyond providing financial services; it extends to enriching the lives of those in the community, especially during the holidays.

Supporting Local Nonprofits

During the months of November and December, Interra's Hometown Giving takes its giving spirit to the next level by supporting more than 30 local nonprofits dedicated to helping others. This year, the 30th year of Hometown Giving, the credit union is planning to once again donate generously to organizations who play a vital role in making the holidays brighter for those facing hardships.

Spreading Joy and Hope

The impact of Interra's Hometown Giving extends far beyond the monetary assistance provided. Holiday parties, food donations and pantry supplies are given in order to spread joy and hope throughout the community, reminding everyone of the true meaning of the holiday season. It isn't accomplished all by Interra and its staff, but rather partnering with our members and their donations as well. And this year we've set a 30th anniversary fundraising goal!

Fundraising Begins Soon

In order to celebrate such a big giving milestone, Interra has its eyes set on raising \$40,000 to give back to local non profits this holiday season. One of the most beautiful aspects of Hometown Giving is the inspiration for members to be involved. Members can participate in a number of different ways to help meet this goal.

¹All contributions to Hometown Giving through Merry Match are not tax deductible and are dispersed at the discretion of Interra Credit Union. Hometown Giving is a service project and is not a 501(c)3 organization but makes its donations to those types of organizations.

Strapped for Cash? Skip-A-Payment

We know that sometimes paying for monthly expenses or thinking about the upcoming holidays can be daunting. When the budget is a little short and the needs are long, Interra may be able to help by participation in the Skip-A-Pay program.

- Eligible members can skip a loan payment up to two times in a 12-month period.
- Qualified consumer loans are eligible.
- Skipping your payment through Interra's Skip-A-Payment program won't directly impact your credit report.

- There's a \$25 processing fee per loan, per request.



To sign up and participate in Skip-A-Pay:

1. Log into your Interra online banking.
2. Choose **Skip-A-Pay** from the **Menu** on your mobile device, or the header on your desktop.
3. Need more help? Call or text us at 574.534.2506, chat online, or stop by any branch.



Merry Match. Members can make a great impact when their donations are matched from Interra. You give. Interra will match. Give what you can and Interra will match all donations up to \$30,000¹ in honor of our 30th celebration. Donations can be made at the branch or through a special online banking link starting November 20.



Wish Lists and Additional Activities.

Beginning on Monday, November 20, Angel Trees will be found at all 16 Interra offices allowing members to select an angel tag (or 3, or 4). When the tag is taken, and the items purchased, please return the new, unwrapped items to any Interra office by the due date listed on the tag.



Interra Staff Fundraising.

During Interra's Hometown Giving, staff actively participate in numerous fundraising activities with the focus being service, dress down days, an extensive silent auction, and a staff raffle. All of these efforts also help to support this holiday project.

In a world that sometimes seems divided, Interra is working hard to live by our Vision of Do Well To Do Good™. We're looking forward to showcasing the true spirit of the season and serve as a reminder that, even in challenging times, love, kindness and generosity all prevail.

Qualified, secured consumer loans¹ are eligible for the program. Loans not eligible include loans secured by real estate, single payment loans, lines of credit and credit cards. If you want to skip a payment, please review all the information, including terms and conditions, and complete a Skip-A-Payment form for each loan through your online banking or at any Interra office. You can also find a helpful FAQ at <https://www.interracu.com/skip> for more information.

¹All Skip-A-Pay requests are subject to approval. Interest will continue to accrue. A skipped payment may reduce any GAP insurance claims on insured vehicles. Please consult your GAP Policy for more information.

Holiday Hours

In recognition of upcoming holidays, please note that on the below dates, all Interra offices will be closed.

October

9 – Columbus Day

While our doors are closed, our staff will be out in our local communities volunteering our time in order to continue with our corporate vision of Do Well To Do Good™.



November

11 – Veterans Day

23 – Thanksgiving Day

December

25 – Christmas Day

January

1 – New Year's Day

More Important Dates

In addition to our holidays, here are some more important dates you'll want to remember.



October 11 – Congratulations to Terra on her promotion! (see information on page 1)



October 12 – 31 – Interra's annual Fall Food Drive occurs. Bring your items or cash donation to any Interra office. All donations are made directly back into the food bank for the community in which donations are made. Items needed include¹:

- Non-perishable food items (not expired)
- Proteins – canned beef, peanut butter, etc.
- Household supplies and paper products
- Personal care items – adult and baby



October 19 – International Credit Union Day celebrates the credit union cooperative found at 57,000 credit unions in 105 countries worldwide. Check us out on Facebook to participate in this day filled with prizes and fun.



November 20 – December 31 – Interra's 30th annual Hometown Giving, Merry Match and Angel Tree community outreach begins.



December 7 – Interra hosts our annual Blood Drive from 10:00 am – 6:00 pm at our Main Office (300 W Lincoln Ave., Goshen). Partnering with the South Bend Medical Foundation, the Foundation will donate \$10 to the Blue Star Mothers, St. Joseph Chapter, for each successful blood donation received. Blue Star Mothers is an organization that supports active-duty service members, veterans, and their families. Watch for the online link in order to sign up.

¹Must be packaged goods with a nonexpired date. The credit union reserves the right to reject and/or limit any donations outside of the project's spirit and intent, at its discretion.

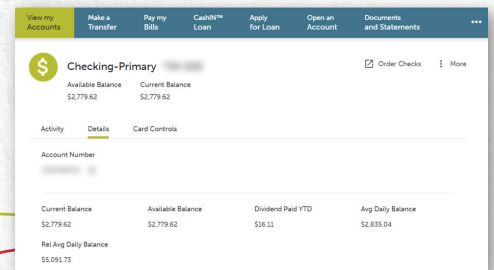


MISSION STATEMENT

“ To be our members' most trusted and valued financial resource. ”

Did you know you can now see your Average Daily Balance?

1. Log into Online Banking
2. Click on the Checking tile
3. Click on the Details tab



EQUAL HOUSING OPPORTUNITY NMLS #: 623379

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

Get connected today!



Hours and Locations

Visit interracu.com/hours-locations or call 574.534.2506 or 888.432.2848

