

CashBack+ Pay is Now Available on Android

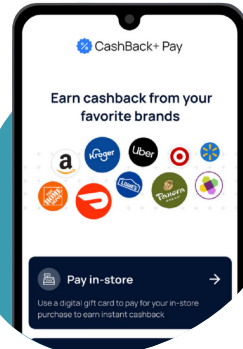
Interra Credit Union is proud to share that CashBack+ Pay is **now available for Android users!** Whether you're grabbing coffee, shopping for holiday gifts, or restocking household essentials, just like our Apple members, Android users can now earn cashback instantly every time you pay with the app.

Forget fumbling with cards, juggling gift balances, or waiting weeks for rewards to post. With CashBack+ Pay, your cashback is immediate, your payments are seamless, and your experience is smarter than ever.

Why CashBack+ Pay?

CashBack+ Pay is designed to simplify your spending and maximize your rewards. It connects directly to your Interra account, allowing you to pay straight from your checking or savings account, no credit card required. That means: **NO leftover** gift card balances, **NO waiting** for cashback to process, **NO hassle** at checkout.

Whether you're shopping online or in-store, CashBack+ Pay works with a growing list of participating brands and retailers.



With the end of the year approaching, there's no better time to start earning cashback. From festive shopping sprees to everyday purchases, CashBack+ Pay helps you stretch your budget and get rewarded for the things you already buy.

And this is just the beginning. We're working on expanding our list of partner brands and adding new features to make your experience even more rewarding.

Rooted IN the Harvest Season

Harvest season is here, and at Interra Credit Union, we know how important this time is for our local farmers – and for our community. As the fields get busy, everyone can help keep things safe. If you're driving near farmland, watch for slow-moving equipment and give it plenty of space. Talk to your kids about staying clear of tractors and grain bins and be extra cautious during early mornings and evenings when visibility is low. Farmers give so much to our region – let's return the favor by staying alert and respectful this season.



FINANCIAL WELLNESS

As the year winds down, it's the perfect moment to take stock of your financial journey. Review your spending habits, revisit your savings goals, and make sure your budget reflects your current priorities – not just your January resolutions.



Use your year-end statements to spot patterns in your spending. Are there subscriptions you no longer use? Could you redirect any upcoming holiday bonuses or tax refunds toward high-interest debt or emergency savings?

How to Get Started

Getting set up is quick and easy:

1. Download CashBack+ Pay for Android from the Google Play Store.
2. Log in to your Interra account.
3. Link your eligible account (Checking, Savings, or Rewards Checking).
4. Shop and pay at participating merchants using the app.
5. Watch your cashback grow – instantly!

Get started today
by downloading the **app!**



Interra is here to remind you that a little reflection now can set you up for a stronger, more intentional financial start in the new year.

Fraud Prevention: Stay Alert

Travel, holiday shopping, and year-end financial activity are the busiest time for scammers. From fake emails and texts to suspicious phone calls and online offers that seem too good to be true, fraud attempts spike during this season of spending.

At Interra, **your safety is our priority.** We're here to help you spot red flags, secure your accounts, and respond quickly if something doesn't feel right. Our fraud monitoring tools work around the clock, and our team is always ready to support you.



Quick Tips to Stay Safe

- **Never** share your account info or login credentials.
- **Be cautious** of urgent messages asking for money or personal details.
- **Don't click** suspicious links or emails.
- **Monitor your accounts** regularly for unusual activity.
- Contact Interra immediately if you suspect fraud.

Visit www.interracu.com/fraud for more helpful information or call us at 574.534.2506.

Let's keep your holidays joyful – and your finances protected!



As the holiday season draws near, our hearts turn once again to the joy of giving. At Interra, the Hometown Giving project has become more than a tradition. It's a reflection of who we are. Now in its 32nd year, this cherished tradition allows us to come together and make a real difference in the lives of those around us.

Through the generosity of our team and members, we're able to support local nonprofits that provide vital care, comfort, and hope to our neighbors. It's our way of saying thank you and of standing beside those who need it most.

Limited-Time Share Certificate Specials!

Do you have a share certificate maturing soon?

Boost your savings with our high-yield Share Certificates! Lock in competitive rates and watch your money grow securely and stress-free.

- Special rates
- Guaranteed returns
- Flexible terms
- Higher rates than regular savings

Don't miss out

These special offers won't last forever!

Visit www.interracu.com/sharecertificate for details.

Here's how you can get involved this year.



Merry Match: Make a donation or drop some spare change at the Merry Match canisters. Interra members double their impact, too, as total donations are matched by Interra up to \$20,000, helping generosity go even further to support those in need.



Angel Trees and Wish Lists: Starting November 24, 2025, Angel Trees at all 16 Interra offices let members select angel tags and purchase gifts. Return new, unwrapped items to any Interra office by the tag's due date.



Interra Staff Fundraising: During Hometown Giving, staff engage in service-focused fundraising, including a silent auction and raffle that all support the holiday project. Businesses can donate items or services to the auction by contacting Ellen at ellenm@interracu.com by November 1.



the Field With Your Crops

We know there's little time for our farmers to rest after harvest season.

As you're planning for next year's crops and animals, remember your trusted Ag lender offers a variety of loans customized to meet your farming needs.

Interra's **INtime Lending** provides fast-track funding up to \$150,000, with decisions made **within 48 hours**¹. Plus, we offer financing solutions **up to \$25 million**. Whether you need an operating loan, mortgage, or term loan, we're here to help.

Learn more or contact your lender today
www.interracu.com/ag

¹Not all will qualify.

Holidays Hours

Please note that on the below dates, **all Interra offices will be closed** in observance of the holiday.

October

13 – Columbus Day – Interra's annual Do Well To Do Good™ Day allows our staff to volunteer in our local communities.

November

11 – Veterans Day
27 – Thanksgiving

December

24 – Christmas Eve – Offices close at noon.
25 – Christmas Day

January

1 – New Year's Day

Connect with us using Interra's technology banking including our mobile app¹, online banking and ATMs.

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

¹Data carrier rates may apply. ²All donated items must be packaged goods with a valid expiration date. To ensure we stay true to the heart of this project, the credit union may respectfully decline or limit donations that fall outside its intended purpose.

Shred-It DAYS

UP TO 50 LBS. FREE¹

Location: Main Office in Powerhouse Parking Lot
Friday, October 17
9:00-11:00 a.m. & 1:00-3:00 p.m.
Saturday, October 18
9:00-11:00 a.m.

Interra's Shred-It Days, in partnership with Waste-Away Group, provide members with a free and secure way to dispose of sensitive documents. The FCC emphasizes that properly destroying items like medical records, tax forms, financial statements, and expired IDs is essential for protecting your identity. Just bring proof of membership and take advantage of this valuable service while clearing out the clutter. Watch your email and our website for final event details!

¹Shred 50 lbs. for free. 20¢/lb. over 50 lbs.

Other Important Dates

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

October 14 – 31

Interra's annual Fall Food Drive occurs. Drop off your items or cash donation at any Interra office. Every contribution goes directly to the food bank serving the community where it was donated – helping neighbors right where you live and work.

What's needed most²:

- Shelf-stable, non-perishable food items with valid expiration dates.
- Protein-rich options like canned beef, peanut butter, etc.
- Household essentials including paper products and cleaning supplies.
- Personal care items for both adults and babies.

October 16

International Credit Union Day is a global celebration of the credit union cooperative, recognized by over 57,000 credit unions across 105 countries. It's a day to honor the spirit of "people helping people" and the incredible impact credit unions have on communities worldwide.

This year, we invite you to join the celebration on Facebook, where you'll find prizes, fun activities, and stories that showcase the heart of the credit union movement.

November 24 – December 19

Interra's annual Hometown Giving. Merry Match and Angel Tree community outreach begins.



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



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