# INtouch

March 2019

# Interra's New Website
## Coming Soon!

The new and updated Interra Credit Union website is going live this month! After months of input, planning and construction, the new site is designed with your needs and convenience in mind.

To help you find your way, here are some tips and tools:

- The Interra Online Banking login box has been moved to the right side of the page.
  - o Great news! Your username and password remain the same.
  - o You can easily access online banking from any page on the site.
- Intuitive navigation.
  - o You can use the 'hamburger' menu in the upper righthand corner for easy navigation.
  - o An updated search feature.
  - o Use the 'I want to' feature to get to our most popular pages.
  - o Find additional information and support, including Spanish translation, in the footer.
- The updated Chat feature makes it easy to contact Interra during business hours.

The new website is just another way that Interra is invested in you and your needs.




# Flex Checking
## Customized for YOU!

With Interra's Flex Checking, you have options to earn a high rate and ATM fee refunds nationwide. How high? You can earn up to 5.00% APY[1]. Because it's a customized program, it depends on you.




### Earn more with Flex Checking!

- On balances up to $10,000:
  - o Earn 5.00% APY when 50+ debit card purchases post and clear your account each qualification cycle.[2]
  - o Earn 2.00% APY when 20-49 debit card purchases post and clear your account each qualification cycle.[2]
- Get up to $25 in ATM fees refunded monthly.[3]

### It's easy to qualify each cycle:

- Post and clear the required debit card transaction purchases each statement cycle.
- Have at least one direct deposit or an ACH auto debit post and clear your account each month.
- Enroll and receive e-Statements. (A valid e-mail address to which we can deliver is required.)[4]
- No monthly service charges when qualifications are met.

### What happens if you don't meet the qualifications?

Don't worry. You start over during the next qualification cycle. You'll still earn dividends at the Base Rate.[1]

Start earning MORE, today!

- Open a new Flex Checking account at any Interra office or get started at **interracu.com/apply.**

[1]Annual percentage yield. [2]APYs effective July 1, 2018, and subject to change without notice. Fees may reduce earnings on the account. $25.00 minimum opening balance. Rate tiers: Bonus Rate 1: 5.00% APY on balances of $0.01-$10,000.00 and 50+ debit card purchases per cycle; Bonus Rate 2: 2.00% APY on balances of $0.01-$10,000.00 and at least 20 debit card purchases per cycle; Second Tiered Rate: 0.30% APY on balances over $10,000.00; Base Rate: 0.01% APY applies to all balances if qualifications are not met. Dividends are variable based on tier and dependent on all qualifications being met. For account information and disclosures, contact Interra or go to interracu.com. [3]ATM fee refunds up to $25.00 provided only if qualifications are met within the qualification cycle. Fee refunds are only applied to withdrawals made from the Flex Checking account. ATM surcharges over $4.99 are not automatically refunded, but may be manually refunded by a credit union representative with the presentation of a receipt within 10 business days following the month that the Flex Checking qualifications were met. [4]There is a $2.00 paper statement fee.

# Annual Voting
## Begins March 11

The annual voting period for the members who represent you in helping chart the course for the future of Interra Credit Union takes place this month. Three candidates for the board of directors and one for the supervisory committee are presented to the membership for approval. Please take time to review the candidate information, found in the newsletter insert.

To make it convenient and accessible for Interra members, a two-week voting period will begin Monday, March 11, and end Monday, March 25. Members will be given an opportunity to

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**Annual Voting** continued from front page

vote at the annual meeting on March 25 at 5:30 pm.

It's so easy to vote! Just go to the link at interracu.com. Then, follow the prompts to learn about the candidates and cast your ballot.

As a point of clarification, you may vote as many times as you want; however, the vote that will count is the last ballot you cast.

The 87th Annual Meeting of Interra Credit Union will be held Monday, March 25, at 5:30 pm at the main office in Goshen. It will consist of a short business session, focused on a review of the 2018 financial report, operations and election results.



# Your Feedback Matters at Interra

Beginning this month, you may receive new surveys from Interra. Here are some details about the new program:

- All surveys will be sent via email.
- As a valued member, your feedback is important to us.
- The responses may help the credit union develop new products or offer new services, create opportunities for involvement in your communities or otherwise improve our members' experiences at Interra.
- You will never be asked for your personal or account information.

**If you have any questions, please call Interra or visit any office.**

# REFER A FRIEND
## FOR $25.00!

**Some things are meant to be shared.**
Tell your family and friends about Interra Credit Union! Will you spread the news about Interra Credit Union as the trusted financial resource you know and encourage family, friends and coworkers to make the switch? Just go to interracu.com/refer for more information and to access the coupon, or visit any Interra office.

**We'll pay you $25.00 for the kind referral and your friend or family member can receive up to $40!**




EQUAL HOUSING OPPORTUNITY

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

# At Home or On the Go
## Use Interra e-Services

With Interra's many electronic options, you can access your accounts and banking services the way you want, from almost anywhere, at any time.

Take a look at the ways you can customize your experience:

- Interra Online Banking is fast, easy and responsive across all devices.
- Interra's mobile app and mobile deposit service are as close as your smartphone. If you're not a user, download it today.[1]
- The Mobile Wallet gives you added security features when using your debit or credit card.
- Interra Bill Pay is a free, convenient way to pay all your bills online. It's so convenient and can give you some time back in your day.
- Have you enrolled in e-Statements? Get your statements online instead of snail-mail. Then, you have easy access to past statements, too.
- Get out of line! Use direct deposit. If you're not signed up, just talk to your employer. All you'll need is your Interra account number and routing number, which is 271291017. If it's cash you need, just use an ATM or get cash back from a debit card purchase.
- Open accounts, apply for loans, get information and more at interracu.com. The website provides a gateway to electronic services, together with the resources you want and need.

**Make your life easier with Interra's e-services!**

[1]Data carrier rates may apply.



# Auto Loans

Local lending. Competitive rates.

**Learn more at interracu.com/auto-loans**

