INtouch

November 2018

Interra Ranks #1 on Return of the Member!

Interra Credit Union was the top ranked credit union in Indiana, based on Return of the Member (ROM) performance during the second quarter of 2018, as reported by creditunions.com.



Designed by Callahan and Associates, Return of the Member is a comprehensive metric that uses savings, lending and product usage to quantify member value and assign a score to every credit union in the United States.

Thank you, Interra members, for helping make us #1!

hometowngiving
celebrating 25 years

Interra Credit Union's signature holiday service project, Hometown Giving, is marked by a special milestone this year – the 25th year of helping our neighbors in need. Hometown Giving includes more than 30 organizations from throughout Interra's footprint.

While the project's official kick-off date is December 1, the Giving Trees will be at all offices before Thanksgiving. Organizations have submitted wish lists for needed items and adopt-a-family lists are also included. You can pick up ornament tags from the trees and return unwrapped gifts to any Interra office by the specified due dates.

Look for more information about Hometown Giving 2018 in the December issue of Intouch.

Keep Your Holiday Spending on Track

Consumer counseling agencies report a 25 percent increase in the number of people seeking help in January and February. Shopping on a budget can help reduce the holiday bills blues and added stress.

Experts offer many tips to help keep spending under control. These ideas may be worth your consideration for the 2018 shopping season:

- **Make your gift and expense list and set limits.** Start with your total budget. Consider who you will buy for. But, don't forget to add the other extra holiday expenses, too, like cards, wrapping paper, traveling expenses, food and dining, gift exchanges at work, charitable donations and decorations. Allocate dollar amounts to each person or item, based on your total budget. Be realistic and trim it if you need to.
- **Make a shopping list.** Once you have a set amount, you can look for ideas in that price range, and perhaps have one or two options in mind for each person.
- **Track your spending.** Many experts say that tracking your spending is the biggest key to sticking to your budget. Shop with your list and your budget sheet, crossing off each purchase from your list and subtract it from your running budget total. You will know where you stand and can make adjustments if needed.
- **Pay in cash.** Use your debit card or cash instead of pulling out the credit card. It may be easier to keep your spending under control.
- **Shop the sales.** Make your money go further by taking the time to look for the items you want to buy on sale.
- **Don't procrastinate.** While last-minute sales may be tempting, you could be put in a position to over-spend because of limited selections.
- **What about the kids?** We love to make the holidays special for our children. One popular four-present idea is to buy based on a want, a need, a wear and a read.
- **Consider homemade gifts.** You may be able to save some money and make something special. These types of gifts may not work for everyone on your list, but they can be budget-saving options for some people.
- **Limit your personal spending.** It may be to your advantage to control your personal spending during this time of year, helping you absorb unanticipated expenses.
- **Start saving in January for 2019!** Keep the stress out of next year's shopping by planning ahead. Start with a total amount you think you will want to have for holiday spending. Then divide it into manageable amounts. For example, if you want to save $1,000 by November 1, you'll have ten months to save, about $100 a month or $25 per week. Interra's Christmas Club account provides an easy way to save for the next holiday season, with a dedicated account that you can set up for systematic and automatic deposits. To learn more about the Christmas Club account, go to interracu.com or call or visit any Interra office.

Debit & Credit Card Tips
For Holiday Shopping

When you use your Interra Credit Union debit card or credit card when you shop this holiday season, it's important to keep your card security in mind to protect you and your accounts. Consider these general tips and precautions:

• Always keep your card in a safe and secure place. If it's in your purse, do not leave it unattended in your cart, where it's easily stolen.

• Change your PIN number every 30-45 days. Change passwords frequently, too.

• Do not write your PIN number on your card or have it anywhere else in your wallet or purse.

• Shop with merchants you know and trust, especially when shopping online. Look for secure transaction symbols, such as the small "lock" logo in the lower right-hand corner of your browser window and web addresses that start with "https." Make sure to log off after each transaction, and if you can't log off, close the browser to protect your personal information.

• Keep a record of your account numbers in a safe place with customer service numbers to call, if needed. If your card is lost or stolen, contact Interra or the toll-free service number right away, day or night.

• Keep tabs on your accounts. The best way to monitor your accounts is by using Interra's Online Banking, where you have 24/7 access to all transaction activity.

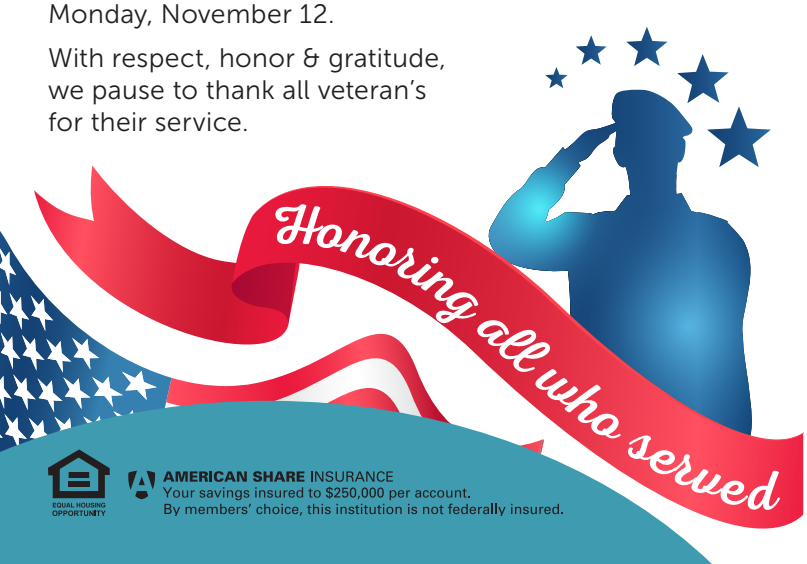
From all of us at Interra, enjoy a safe and fun holiday shopping season.



Veteran's Day

In honor of Veteran's Day all Interra offices will be closed Monday, November 12.

With respect, honor & gratitude, we pause to thank all veteran's for their service.



EQUAL HOUSING OPPORTUNITY

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



Make More Money
With Certificate Specials!

Make your hard-earned money work harder for you with the certificate specials at Interra Credit Union. Great news! Special rate offers are changing frequently, so contact the credit union for all the details.

To meet your needs, certificate specials are often available in shorter and longer terms.

In volatile markets, certificates can be an important part of your investment strategy, providing a safe and secure way to save and grow your money.

To learn about all the specials, current rates and terms:

• Go to **interracu.com/rates**

• Stop by any office, or

• Call us at 574.534.2506 or 888.432.2848

REFER A FRIEND – FOR $25!
Some things are meant to be shared



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.[1]

We'll pay you $25 for the kind referral and your friend or family member can receive up to $40!

[1]Restrictions may apply.

Happy Thanksgiving!

Happy Thanksgiving from all of us at Interra!

We extend a special greeting to thank you, our members, for your confidence and loyalty.

Holiday hours:

Thursday, November 22 — All offices closed.

Friday & Saturday, November 23 & 24 — All offices open regular hours.

