

Fall Food Drive To Begin

Credit Union Day 2018

On October 18, the credit union movement celebrates the 70-year platinum anniversary of International Credit Union Day. It is a day set aside for Interra and the more than 56,000 credit unions worldwide to celebrate the credit union movement and participate in service initiatives as part of the People Helping People philosophy.

This year's theme of "Find Your Platinum Lining in Credit Unions" is the opportunity to look back. It recognizes the lives and communities that have been improved by the unique principles and actions of the credit union movement.

Interra's annual Fall Food Drive will start on International Credit Union Day and continue through Wednesday, October 31. Please be as generous as you can to help others who are in need of the very basic of life's necessities.[1]



What items are needed?

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

Where will your donations go?

Donations will go to food pantries throughout Interra's service area.

The cooperative spirit, a cornerstone of credit unions, is exemplified with the partnership of the credit union and our members in service initiatives, such as the Fall Food Drive. Thank you in advance for your generosity!

[1]Not unpackaged, not past the expiration 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.

Be on the Lookout

ATM & Pump Skimmers

With an increase in area card skimming, be on the lookout at ATMs and at the gas pump, too. Before you insert your card at the pump or at an ATM, stop and take a look. Does anything look different?

What is skimming? Criminals place a card reader over an existing one and use it to obtain the owner's card information, affecting both debit and credit cards.

At the ATM, the bad guys use a 3-D printer to create a new keyboard to put on top of the real one.

- The keyboard may look different from the rest of the ATM, or the keys could look bigger.
- Wiggle the ATM card reader to see if it's loose. The criminals may place a card reader on top of the existing one.
- Be wary if it's hard to insert your debit or credit card.
- Avoid ATMs that don't have much traffic.
- Always cover the keyboard when you enter your PIN. The bad guys may conceal a pinhole camera near an ATM and record your PIN entry.
- At the gas pump, is there a broken seal or is there a tape that has been broken? The fraudsters must open the fuel dispenser door to insert the skimmer.
- Avoid gas pumps that are out of sight of the clerk.
- While "pay at the pump" is convenient, there is less chance of fraud if you pay the clerk inside the station.

Help may be on the way:

- New devices to detect skimmers are in development stages, but not in universal adoption yet.

Continued on back.

Congratulations to Deb Parcell
August Debit to Win It Winner

7-Month Certificate Special

Wow! Look at this rate!

2.22% APY[1]

7-month Certificate Special[2]

- Open with as little as $1,000.00
- Consumer and IRA accounts are eligible.

Hurry! Limited time offer.

Visit interracu.com/rates for all current specials and certificate rates.

[1]Annual Percentage Yield effective October 1, 2018. Membership required. Rates and terms subject to change without notice. Penalty for early withdrawal. Fees could reduce earnings on this account. [2]7-month certificate, $1,000.00 minimum balance to obtain the APY. At maturity, the certificate will roll into the applicable 6-month certificate.

Retiring? Changing Jobs?
Consider Rollover Options

If you have a retirement plan at work, you'll want to consider your rollover options carefully so your hard-earned money keeps working for you.

At Interra Investments, located at Interra Credit Union, you'll work with the representatives who have the experience and knowledge to help you make 401(k) rollover decisions for life's changes.

When you change jobs or start a new career, or begin a new season of life, you can have peace of mind, working with hometown professionals you know. You can count on them to be there for you...for life's changes.

To set up an appointment to discuss your rollover options, contact Interra Investments at 574.534.2506. As a service to Interra members, there is no cost or obligation for the consultation.

Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America.

Prior to requesting a rollover from your employer sponsored retirement account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your employer sponsored retirement account and an IRA.

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Stay Connected With Mobile Services[1]

With an on-the-go lifestyle, Interra's mobile banking services are designed with you in mind!

- Use the mobile app for easy access to all your accounts. Make it easy with bill pay, mobile deposit and fund transfers.
- With the Mobile Wallet, you have a simple and secure way to use your Interra debit and credit cards to make in-store and in-app purchases.

Get the most of Interra's mobile experience!
Learn more at **interracu.com/electronic-services.**

[1]Standard message and data rates may apply.



"We've been banking with Interra for ten years, and it's been amazing."

Austin & Morgan
Interra Credit Union Members

EQUAL HOUSING OPPORTUNITY

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

Choose Interra HSA Options

Are you an employer or self-employed? You are likely looking for ways to gain flexibility and control over rising health care costs. Combined with a High Deductible Health Plan (HDHP), Health Savings Accounts (HSAs) provide a viable solution for many employers and consumers.

If you are considering opening an HSA or as a business or organization, offering a program for your employees, look to Interra, your trusted financial resource. Almost 4,500 employees and self-employed members have HSAs at the credit union. If you already have an HSA through another provider, moving to Interra is easy!

To learn more about HSAs at the credit union, please call Interra or visit any office.

Interra Bill Pay – Easier to Use



Interra Bill Pay has been enhanced! New features are designed to save you time, to be more mobile-friendly and to help streamline the process.

Within Interra's mobile app, you can pay bills, add new payees, schedule payments and view pending and processed payments.

To learn more about Interra Bill Pay, visit electronic services at **interracu.com/electronic-services.**

Happy Holiday Shopping!

Christmas Club funds will be deposited into your account November 1.

- If you have a checking account, your Christmas Club funds will be deposited to your primary checking account.
- If you do not have a checking account, the funds will be deposited to your savings account.

Almost 3,500 Interra members have saved $3 million for the 2018 holiday season. Interra's Christmas Club account is a valuable tool to help prepare for those extra shopping expenses.



Continued from front.

- Some apps are available to help detect skimmers.

Be proactive!

- You can sign up for transaction alerts for both your Interra debit cards and credit cards. You will know when suspicious activity takes place.
- Monitor all your accounts by using Interra Online Banking.
- Make sure to check all your account statements for the accuracy of transactions.