

## what does it mean to be a credit union member?

Credit unions are financial cooperatives.

Members work together to help themselves and one another. Participation in the credit union is essential for growth and sustainability.

You will find that Interra Credit Union offers a wide menu of products and services, designed to meet the varying needs and expectations of its membership. When members take advantage of products like loans, credit cards, checking accounts, certificates and other investments, for example, the credit union and members benefit.

Interra wants you to enjoy the benefits of membership and encourages you to use the credit union, as an active member and participant.

Participation means more than having a lowbalance single savings account. A single service is defined as follows:

 Having only a member share savings account with a monthly average balance of less than \$250.00 and using no other qualifying accounts or services. Qualified services do NOT include ATM cards, e-Statements, Interra Online, Interra Connect or mobile services.

- Exemption: Members under 23 years old and 62 and older.
- A single service fee of \$7.00 per month will be deducted from the savings account on the last day of the month.

## Choose to use your credit union!

- Loans Interra offers all types of loans to meet members' needs
- Checking accounts Interra still offers FREE checking accounts, including FREE debit cards, online banking, e-Statements and bill pay. Maintain an active account in good standing.
- Savings Save for your future with an IRA, a certificate, club accounts and other products.
- And more!

Learn more about the products and services you can use to become an active participant in YOUR credit union.

- Online at interracu.com
- Call us at 574.534.2506 or 888.432.2848
- · Visit any conveniently located office



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