

EMPOWERING YOUR FINANCIAL FUTURE: CELEBRATING FINANCIAL LITERACY MONTH WITH INTERRA CREDIT UNION

April is Financial Literacy Month, a dedicated time to become deliberate about the importance of understanding and managing personal finances. At Interra Credit Union, we believe financial knowledge is key to building a secure and thriving future – for yourself, your family, and your community. That’s why we’re committed to equipping our members with the tools, resources, and guidance needed to make confident financial decisions.

Whether you’re navigating daily expenses, planning for major life events, or saving for retirement, boosting your financial literacy can have a lasting impact. This month, let Interra help you take small but meaningful steps to enhance your money management skills. Here’s where to start:

Build a Strong Financial Foundation

Creating a solid financial plan begins with understanding your income, expenses, and goals. Start by:

- **Crafting a Budget.** When you set a budget, you deliberately track your spending to see where your money goes. Be sure to allocate funds for essentials, savings, and discretionary expenses to ensure a balanced approach.
- **Establishing an Emergency Fund.** Life is full of surprises. Setting aside even a small amount each month can help you cover unexpected expenses without derailing your financial progress.
- **Setting SMART Goals.** Define clear, achievable financial goals – whether it’s paying off debt, buying a home, or saving for a dream vacation – and outline steps to reach them.

Understand Credit & Borrowing. Credit can be a powerful tool when used wisely. Knowing how credit works can help you make informed borrowing decisions and avoid common pitfalls:

- **Know Your Credit Score.** Your score impacts your ability to get loans, secure lower interest rates, and even rent an apartment. You can regularly check your credit report for accuracy and identify areas for improvement on Interra’s website, www.interracu.com.
- **Manage Debt Responsibly.** If you have loans or credit card balances, create a repayment plan. Prioritize high-interest debts and explore options like consolidation or refinancing through your credit union.

- **Use Credit Strategically.** Credit isn’t just about borrowing – it’s about building trust with lenders. Use credit cards for manageable expenses and pay off balances in full to avoid costly interest charges.

Plan for Long-Term Success

Financial literacy isn’t just about today – it’s about preparing for tomorrow. Take steps to safeguard your future:

- **Invest in Your Retirement.** It’s never too early (or too late) to start saving for retirement. Explore options like IRAs or employer-sponsored plans and contribute regularly to grow your nest egg.
- **Learn the Basics of Investing.** Understanding concepts like compound interest, diversification, and risk management can help you make informed investment decisions aligned with your goals.
- **Protect Your Assets.** Consider insurance options, estate planning, and other protective measures to ensure your hard-earned wealth benefits you and your loved ones for years to come.

Interested in learning more and taking control of your financial future?

Visit interracu.com/tools and click on the Financial Resources button for helpful resources including free and confidential wellness tools available to Interra members.

We’re Here to Help

At Interra, we’re more than just a financial institution – we’re your partner in financial wellness. We offer a range of resources to support your learning, including:

- **Financial Education Workshops.** Interra participates in high school financial training as well as partnerships with local non-profit organizations to provide financial education workshops. And our Wealth Management team offers online sessions throughout the year.
- **One-on-One Financial Counseling.** Sit down with our experts to create a personalized financial strategy tailored to your needs.

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- **Online Learning Tools.** Access articles, calculators, and educational videos anytime to build your financial knowledge at your own pace.

This Financial Literacy Month is a great time to deliberately take control of your financial future. Even small changes can lead to big results, and every step you take brings you closer to your goals. Remember, you don't have to do it alone – Interra Credit Union is here to guide you every step of the way.

Visit interracu.com/tools today!

STAY SAFE: ESSENTIAL TIPS FOR PREVENTING FRAUD

A Message From Interra's Fraud Department

Fraud is an ever-evolving threat, but at Interra, we value our members and want to help you recognize how to better protect yourself and your loved ones. Scammers are constantly finding new ways to trick people, from phishing emails to phone call scams. Let's explore some practical and proactive tips to help you stay secure and recognize potential fraud before it impacts you.

1. **Recognize Phishing Attempts.** Be cautious of emails, texts, or calls requesting personal information or urgent action. Scammers often impersonate trusted institutions to steal sensitive data. Always verify the sender's identity through official channels.
2. **Use Strong, Unique Passwords.** Create complex passwords and avoid using the same one across multiple accounts. Consider a password manager to keep track of them securely.
3. **Enable Multi-Factor Authentication (MFA).** Adding an extra layer of security to your accounts makes it harder for fraudsters to gain access, even if they obtain your password.
4. **Monitor Account Activity.** Regularly review your account statements and set up transaction alerts. If you notice suspicious activity, report it to Interra immediately.
5. **Stay Updated on Scam Trends.** Fraudsters continuously are changing tactics evolving their efforts. Stay informed about common scams so you can recognize red flags.
6. **Secure Your Devices.** Keep your devices updated with the latest security patches. Use antivirus software and be cautious when connecting to public Wi-Fi networks.

CashBack+Actions
from Interra



Introducing CashBack+Actions, a personalized reward program.

7. **Trust Your Instincts.** If something feels off, it probably is. Think through the SCAM acronym when things just seem "off." Whether it's a deal that seems too good to be true or an unexpected request for information, take a step back and investigate. And remember, never click on a suspicious link or share your personal information!

Interra is committed to keeping you informed and protected. By staying vigilant and following these tips, you can reduce your risk and safeguard your financial well-being. If you ever suspect fraud, don't hesitate to reach out – we're here to help you stay secure every step of the way.

Stay alert to fraud and use this easy acronym.

Suspect
Cautious
Analyze
Monitor



ANNUAL BOARD ELECTION RESULTS

On Monday, March 17, Interra held our Annual Meeting, which included the announcement of the 2025 Board Election results.

Bruce Stahly and Carl Stoltzfus were reelected to the Board of Directors, while Laurie Nafziger was newly elected. Interra members also reelected Michelle Adams to the Supervisory Committee. All individuals were elected to hold a three-year term. We appreciate their dedication and leadership in guiding Interra's continued success.

Thank you to the members who participated and voted!



Bruce Stahly
Board of Directors



Carl Stoltzfus
Board of Directors



Laurie Nafziger
Board of Directors

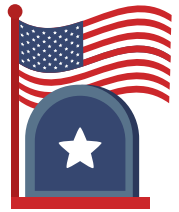


Michelle Adams
Supervisory Committee



UPCOMING HOLIDAYS AND EVENTS

- **Friday, April 18 — Good Friday**
All offices close at noon.
- **Monday, May 26 — Memorial Day**
All offices will be closed.
- **Thursday, June 19 — Juneteenth**
All offices will be closed.
- **Shred-It Days has moved to the FALL!** Be on the lookout for more information for additional details through email and the next newsletter.



THANK YOU FOR YOUR SUPPORT!

We're honored to be voted Best Credit Union in Goshen once again by the readers of The Goshen News in its annual "Best of the Best" campaign!

A heartfelt thank you to everyone who voted—we're grateful to be your trusted financial partner.

Combining what you love with who you love :

priceless

Learn more at interracu.com/promotions



Get connected today!

Hours and Locations
Visit interracu.com/hours-locations
or call 574.534.2506 or 888.432.2848



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