

INTERRA CREDIT UNION AND BLUFFTON MOTOR WORKS/FRANKLIN ELECTRIC EMPLOYEES' CREDIT UNION JOIN FORCES!

We are thrilled to announce that Interra Credit Union and Bluffton Motor Works/Franklin Electric Employees' Credit Union have officially completed the merger of the 2 credit unions. This marks the beginning of a new chapter in our commitment to delivering exceptional financial services to our expanding membership. The merger was completed on September 1, creating a stronger and more dynamic financial institution dedicated to supporting our members with enhanced resources and innovative solutions.

Highlights of the Merger Include:

- **Increased Resources.** The merger brings together the assets and strengths of both credit unions, resulting in the capacity to offer expanded services and competitive rates.
- **Broader Member Base.** Although already part of the field of membership for Interra, serving members in Bluffton ensures greater accessibility and convenience.
- **Enhanced Product Offerings.** Members benefit from an expanded suite of financial products and services, including technology banking, checking, savings, lending (personal, ag and commercial), mortgage and wealth management. All of these products and services are tailored to meet the diverse needs of the membership.

Leadership and Governance.

The direction of the newly merged credit union under the leadership of Interra's Chief Executive Officer, Amy Sink, and Chief Operating Officer, Andy Marshall. Amy Sink remarked, "For over 90 years, Interra has been committed to being our members' most trusted and valued financial resource. We are dedicated to extending that commitment to our new Bluffton members as well."

Andy Marshall adds, "As a native of Wells County, I understand the unique needs of our hometown area. Interra's extensive range of products and services, combined with our status as the nation's #1 commercial credit union lender and #2 ag credit union lender, make this merger a natural fit. We are excited to bring unmatched value and support to our new members."

We look forward to embarking on this journey with our new Bluffton members and are confident that Interra can provide even more opportunities for financial growth and community support.

FINANCIAL WELLNESS TIP: NAVIGATING END-OF-YEAR SPENDING

As the year draws to a close, many of us find ourselves in the midst of preparing for holiday shopping, and seasonal festivities. While it's a time for celebration, it's also crucial to manage your finances wisely to avoid unnecessary stress in the new year. Interra is here to share some practical tips to help you stay on track with your spending.

1. **Create a Budget.** Before diving into holiday shopping or end-of-year expenses, set a clear budget. Outline how much you can afford to spend on gifts, entertainment, and other seasonal activities. Sticking to this budget will help you avoid overspending and keep your finances in check.
2. **Prioritize Needs Over Wants.** It's easy to get caught up in the excitement of the season and buy items on impulse. Focus on meaningful gifts and experiences that align with your budget rather than giving in to every tempting offer.
3. **Take Advantage of Deals.** Look out for sales, discounts, and promotional offers. Strategic shopping can help you save money and get the most value out of your spending.
4. **Use Rewards and Cash Back.** If you have credit cards with rewards or cashback options, consider using them for your purchases. Just be sure to pay off your balance in full each month to avoid accruing interest.
5. **Plan for Next Year.** Start thinking about your financial goals for the coming year. Consider setting up a savings plan for next year's holiday shopping (like Interra's Christmas Club) or adjusting your budget to accommodate any anticipated changes in income or expenses.

By taking a thoughtful approach to your end-of-year spending, you can enjoy the season's festivities while maintaining your financial health. Here at Interra, we are wishing you a joyful and financially sound end to your year!



FINANCIAL WELLNESS

Don't forget Interra can help with your cash back and extra savings, too.

- **CashBack+** allows you to earn money on purchases you're already making. You can purchase digital cards for many of your every day and travel expenses. You'll receive varying bonuses that will then appear in your CashBack+ Wallet. You can use this cash back for other purchases or transfer it back into your Interra account. Log into your Interra online banking or mobile app and locate the CashBack+ widget to start your shopping today.
- **Sign & Save** allows you to do extra savings every time you make a purchase with your Interra debit card. Interra will bump your transaction amount up to the nearest dollar and deposit the change into your Sign & Save account. Interra matches 5% of the total bump up amounts and as an extra bonus, will match 25% of the bump up for the first 30 days after opening the account!

ENJOY A BREAK WITH INTERRA'S SKIP-A-PAYMENT FEATURE



At Interra, we understand that sometimes you need a little extra flexibility to manage your finances. Whether you're looking for a break from your bills or need some breathing

room for yourself, our Skip-a-Pay feature is here to help.

With our Skip-a-Pay option, you can easily pause your loan or credit card payment through the Interra mobile app or online banking, giving you the freedom to focus on what matters most. Here's how simple it is to sign up:

- 1. Log into Online Banking.** Access your account through our secure online banking platform.
- 2. Select Skip-a-Pay.** On your mobile device, find this option in the Menu; on your desktop, it's located here: <https://www.interracu.com/personal/payment-options>.
- 3. Need Assistance?** We're here to help! Call or text us at 574.534.2506, chat with us online, or visit any of our branches for support.

Taking advantage of Skip-a-Pay is quick and straightforward, providing you with the financial flexibility you need. Enjoy peace of mind knowing you have an easy way to manage your payments, especially during busy or challenging times.

Qualified, secured consumer loans¹ are eligible for the program. Loans not eligible include loans secured by real estate, single payment loans, lines of credit and credit cards. If you want to skip a payment, please review all the information, including terms and conditions, and complete a Skip-A-Payment form for each loan through your online banking or at any Interra office. You can also find a helpful FAQ at <https://www.interracu.com/skip> for more information.

¹All Skip-A-Pay requests are subject to approval. Interest will continue to accrue. A skipped payment may reduce any GAP insurance claims on insured vehicles. Please consult your GAP Policy for more information.



SIMPLIFY YOUR HOLIDAY SHOPPING: ADD YOUR INTERRA DEBIT CARD TO YOUR MOBILE WALLET

This holiday season, make your shopping easier and more secure by adding your Interra debit card to your mobile wallet. Here's how:



- **Open Your Wallet App.** Access your mobile wallet (Apple Wallet®, Google Pay™, etc.).
- **Add Your Card.** Follow the steps to enter your Interra debit card details.
- **Enjoy Hassle-Free Payments.** Use your phone for quick, secure transactions at checkout.

Need assistance? Text/call us at 574.534.2506, chat at [interracu.com](https://www.interracu.com), or visit any Interra branch.

ENHANCING YOUR CALL EXPERIENCE: PHONE UPGRADES ARE HERE (AGAIN)



We've received some feedback regarding our phone upgrade and have completed several new features designed to improve your experience when calling Interra.

One of the key enhancements is the introduction of **earcons**.

These are subtle sound cues, like

a gentle chime, that help both you and Terra, our virtual assistant, know when the caller has finished speaking. This small but significant feature will greatly enhance the flow of conversation, ensuring a smoother interaction and reducing any potential misunderstandings.

1. Call Interra Connect at 574.534.2506 or 888.432.2848.
2. Say your phone banking needs such as "Account balance" or "Transfer funds" to begin your phone banking transactions.
3. The first time calling to make a phone transaction, follow the prompts to verify your membership, identity, and develop your NEW 4-digit PIN.
4. Follow the prompts to complete your phone banking. It's that easy!

Another important improvement is our upgraded **speech recognition** technology. With this update, Terra is better equipped to understand you, regardless of the noise level of the environment that you are in. She is now more adept at handling various accents and offers enhanced performance across different microphones, thanks to improved background noise reduction.

These improvements are not just about technology—they're about upgrading your experience.

Here's another helpful tip. When calling in, remember less is more. Listen carefully to the prompts and clear, concise words as that will ensure a better, more efficient experience. Full sentences can sometimes lengthen the interaction and not get you the answer you need right away.

Here at Interra, we are dedicated to constantly improving our tools to serve you better and are confident these updates will make your interactions with us more seamless.

PROTECT YOURSELF AGAINST SPOOFING: A GROWING THREAT

Cybercriminals have been busy this year and they're ramping up their efforts to deceive and defraud individuals and businesses alike. One of the most common methods they use is spoofing, where attackers disguise their communication to appear as if it's coming from a trusted source. The most popular spoofing techniques are coming through text messages and phone calls. As these tactics evolve, it's crucial to stay informed and vigilant.

What is Spoofing?

Spoofing involves manipulating information to trick you into believing that a message, call, or email is from someone you know or trust. This can take many forms:

- **Caller ID Spoofing.** Scammers fake the phone number that appears on your caller ID, making it seem like the call is coming from a legitimate source, such as a financial institution or a government agency.
- **Email Spoofing.** Attackers send emails that look like they're from a trusted contact or company. These emails often contain malicious links or attachments designed to steal your personal information or infect your devices with malware.
- **Website Spoofing.** Fraudsters create fake websites that closely resemble legitimate ones to steal login credentials, credit card information, or other sensitive data.

New Trends on the Rise

This year, there has been a surge in sophisticated spoofing techniques, with scammers increasingly targeting mobile devices and social media platforms. Below are a few trends to be aware of and keep you alert.

- **AI-Generated Voice Spoofing.** Criminals are using AI to mimic voices, making it more convincing when they pose as someone you know. They may request urgent money transfers or sensitive information, often using pressure tactics to create a sense of urgency.
- **Smishing¹ and Vishing.** Text messages (smishing) and voice calls (vishing) are being exploited more than ever. Scammers send texts or make calls that appear to be from legitimate businesses, tricking recipients into revealing personal information.

- **Social Media Spoofing.** Fake profiles and messages are increasingly common on social media, with scammers pretending to be friends, family, or trusted organizations to lure you into clicking malicious links or sharing sensitive data.

Studies indicate that just 35% of individuals are aware of smishing, leading to less vigilance toward text messages compared to emails. Coupled with the high response rates that texts usually achieve, this gap is allowing scammers to cause significant disruption.¹

How to Stay Safe.

With these threats on the rise, it's essential to take steps to protect yourself and your loved ones, especially as we approach the holiday season—a peak time for online shopping and financial transactions.

- **Verify Before You Trust.** Always verify the authenticity of unexpected requests for sensitive information or money, especially if they come through phone calls, texts, or emails. Contact the person or company directly using a known, trusted method.
- **Use Multi-Factor Authentication (MFA).** Enable MFA on all your accounts to add an extra layer of security. This makes it harder for scammers to gain access even if they have your password.
- **Be Skeptical of Unknown Links and Attachments.** Avoid clicking on links or downloading attachments from unfamiliar or unsolicited emails, texts, or social media messages.
- **Update Your Devices Regularly.** Ensure your devices are up to date with the latest security patches and antivirus software to protect against the latest threats.
- **Educate Yourself and Others.** Stay informed about the latest scams and educate your family and friends on how to recognize and avoid them.

It's more important now than ever to stay alert and protect yourself from the evolving threat of spoofing and fraud. By being aware of the latest trends and taking proactive steps to secure your information, you can stay out of the fraud statistics.

¹Ashroff, Navid. "The Rise of Smishing: What It Is And How To Protect Yourself." Forbes, August 2024, <https://www.forbes.com/councils/forbestechcouncil/2024/08/27/the-rise-of-smishing-what-it-is-and-how-to-protect-yourself/#>

hometown giving

HOMETOWN GIVING

As the holiday season approaches, Interra is once again embracing the spirit of giving through our 31st annual Hometown Giving project. This cherished tradition allows us to make a meaningful impact in our community by raising and donating funds to local nonprofits that provide essential services and support for our members.

Merry Match. Interra members can double their impact by having their donations matched by us. It's a wonderful way to ensure that the generosity of our members goes even further to help those in need.

Wish Lists and Additional Activities. Beginning on November 25, 2024, Angel Trees will be found at all 16 Interra offices allowing members to select an angel tag (or 3, or 4). When the tag is taken, and the items purchased, please return the new, unwrapped items to any Interra office by the due date listed on the tag.

Interra Staff Fundraising. During Interra's Hometown Giving, staff actively participate in numerous fundraising activities with the focus being service, an extensive silent auction, and a staff raffle. All of these efforts also help to support this holiday project. (If you are a business and would like to donate an item or service to our silent auction, please feel free to contact Ellen Mehofer by November 1 at ellenm@interracu.com.)

HOLIDAY HOURS

Please note that on the below dates, all Interra offices will be closed in observance of the holiday.

October

14 — Columbus Day

While our doors are closed, our staff will be out in our local communities volunteering our time in order to continue with our corporate vision of Do Well To Do Good™.

November

11 — Veterans Day

28 — Thanksgiving Day

December

24 — Christmas Eve — offices close at noon

25 — Christmas Day

January

1 — New Year's Day



OTHER IMPORTANT DATES

In addition to our holidays, here are some more important dates you'll want to take remember.



October 15 - 31 — Interra's annual Fall Food Drive occurs. Bring your items or cash donation to any Interra office. All donations are made directly back into the food bank for the community in which donations are made. Items needed include¹:

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



October 17 — International Credit Union Day celebrates the credit union cooperative found at 57,000 credit unions in 105 countries worldwide. Check us out on Facebook to participate in this day filled with prizes and fun.



November 25 - December 20 — Interra's annual Hometown Giving, Merry Match and Angel Tree community outreach begins.

¹Must be packaged goods with a nonexpired 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.

CashBack+
from Interra

Earn more and save more with instant cash back! Get up to 20% cash back on your favorite brands or everyday purchases.



NMLS #: 623379

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



Get connected today!

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

