



Reminder: New Year, New Password

As a best practice, you should change your Digital Banking password at least once every 12 months. If you haven't done so lately, let the start of the New Year be the perfect excuse to do so!



COMPLAINT NOTICE

If you have a problem with services provided by this credit union, please contact us at: InTouch Credit Union, P.O. Box 250169, Plano, Texas 75025; Telephone: (800) 337-3328; Email: complaints@itcu.org.

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below: In Person or U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Facsimile Number: (512) 832-0278; Email: complaints@tud.texas.gov.
Website: www.tud.texas.gov.

PRIVACY POLICY

We care about your privacy. Our privacy policy explains how we collect, use and safeguard your personal information. (Available on <https://www.itcu.org>.)

ACCESS TO DOCUMENTS

Members may request a copy of InTouch Credit Union's updated Bylaws and 990 Reports by emailing reports@itcu.org or writing to the following address: InTouch Credit Union, Attn: Audit Committee, P.O. Box 250169, Plano, Texas 75025-0169. You can view our most recent annual report on our website, at <https://www.itcu.org/resources/news>.



IN THIS ISSUE

1. The Corner Office
Yes, We Really do Listen to You!
2. We Could Not have Done it Without You:
The ITCU 2024 Fundraiser Recap
Why ITCU Credit Cards Are
the Smarter Financial Choice
3. InTouch Credit Union 2025
Annual Meeting Notice,
Board Nominee Bios
4. Complaint Notice/Privacy Policy



HOLIDAY CLOSURES

New Year's Day	Wednesday, January 1
Martin Luther King Jr. Day	Monday, January 20
Presidents' Day	Monday, February 17



The Corner Office: Yes, We Really do Listen to You!

After the COVID-19 pandemic ended, we sent our annual membership service survey that included a new, fresh, very singular but particularly important question – “Now that the COVID-19 pandemic is behind and with branch lobbies operating normally, do you plan to increase your in-person banking?” Surprisingly, 68.1% of responding members stated, “Not at all” and 16.8% shared “Yes, a small amount,” which meant you’ve learned to conduct most of your transactions using digital channels and online platforms.

We asked again, slightly differently, about returning to in-person branch services via our 2023 survey. Once again, 44.5% shared they **never** plan to return to in-person banking with a smaller 34% stating they would visit their local branch “less than once a month.”

Lastly, this year’s survey asked the same question with a similar result (Never - 42.3% and Less than once a month - 35.2%). This was an important repeat finding. Branch operations are expensive, and it doesn’t seem financially pragmatic to continue to offer more and more in-person options, ESPECIALLY when most members are demanding more online security to protect your personal information, and better safeguards from financial fraud and cybercrime. We heard you loud and clear!

As a result, in April 2024, we introduced new mobile and online banking systems to make doing business with us easier and more intuitive. In December 2024, we introduced a new online lending platform (with multiple layers of behind-the-scenes security) that make it easier to not only apply for a loan but receive an instant decision AND potential funding within minutes, instead of days. We also launched a new online account opening process (with multiple layers of behind-the-scenes security) that will enable you to open savings, checking, money fund, and/or certificate accounts with several different funding options in a manner we believe you will find quick, comfortable and self-assuring. And in 2025, we are revamping our telephony and contact center systems to grant you 24/7/365 real-time access to your money and financial information in a way to help you be more financially successful, regardless of whether you’re just starting out or you’re close to achieving your financial dreams.

Rest assured, we will always operate branches in Texas, Michigan, and Nevada with accessible locations for you to seek out in-person answers and consult with real financial professionals. However, we also recognize the importance of your communicated desire for more robust, secure digital delivery methods for financial services that better align with your life’s daily schedule. We live in a 24/7/365 world and 9-to-5 banking no longer adequately works for most members. In making these changes, we’ll deliver the best of both worlds at a price you should find competitive and pleasing!

We Could Not have Done it Without You: The ITCU 2024 Fundraiser Recap is Here!

By now, your favorite streaming apps have probably given you a recap of your 2024 activity – artist most listened to, your most watched show, and so on. There's one more recap from 2024 to share, not from a media app but from ITCU, and it is one members and volunteers like you made possible: The ITCU 2024 non-profit giving Recap!

Last year (2024), we saw another solid year of non-profit support through monetary giving and volunteering:

- 213,750 meals were created in 2024 through both a combination of our Annual Food Drive, as well as the participation of members as part of our ongoing "You and Us. Fighting Hunger Together." initiative*.
- 112 toys were graciously collected as part of our annual Toys for Toys® drive, once again making our communities extra merry and bright during the holiday season.
- InTouch Credit Union participated in the Susan G. Komen Race for the Cure to support the fight against breast cancer. As part of our commitment to community and health, we provided a Water Station and Tent at the finish line to cheer on participants and offer refreshments.



The staff at ITCU wishes to thank you all for your generosity, time, monetary donations, and new loans and credit/debit card use, which allowed us to donate a portion of anticipated profits to the communities we serve. We truly could not do this without you, and we look forward to doing it again in 2025!

*(*If you opened a loan or used your ITCU debit or credit card at all in 2024, you helped make this possible! Head over to <https://www.itcu.org/you-and-us> to find out more.)*

Why ITCU Credit Cards Are the Smarter Financial Choice

With interest rates climbing and new fees being introduced by many credit card issuers, choosing the right card is more important than ever. Plus, now that a recent report* confirmed Annual Percentage Rates (APRs) on credit cards have climbed as high as 35.99% APR, a refreshing alternative is needed more than ever.

ITCU has just the option, too, with our credit card with a rate as low as 12% APR¹!

Unlike larger banks who justify these rate hikes as a reaction to uncertain regulations, ITCU remains committed to serving our members with fairness and transparency. Our credit cards are designed to help you save, start over, or score some rewards points from your spending.

And all of those help keep more of **your** money in **your** pocket.

Consider this: 12% APR is significantly lower than the industry average, especially for retail-branded cards. Over time, this difference can result in substantial savings on interest payments, helping you reach your financial goals faster. Even better, ITCU credit cards come with straightforward terms and a focus on delivering real value, making them the ideal choice for smart financial management.

Don't settle for cards that prioritize profits over people. Make the smarter choice with an ITCU credit card—your wallet will thank you. #unbigbankyourself

Apply today² and experience the difference that 50 years of member-first service can make. ITCU is here to help you one financial decision at a time.

("Banks Hit Credit Card Users with Higher Rates..."; CNBC.com, Hugh Son, December 4, 2024)*

(¹Rates subject to change; ²Loans subject to approval.)



InTouch Credit Union 2025 Annual Meeting Notice, Board Nominee Bios Now Available

Nomination and Election Process

ITCU will hold its 2025 Annual Meeting at 6:00 p.m. (CT) on Friday, April 11, 2025, at the Renaissance Dallas at Plano Legacy West, located at 6007 Legacy Drive, Plano, Texas 75024. The meeting will take place in the Tokyo Room located on the second floor.

The Nominating Committee, appointed by the Chairperson of the Board of Directors, has nominated one member for each board position to be filled in accordance with ITCU bylaws. The bylaws also stipulate the election will not be conducted by ballot when there is only one nominee for each position to be filled, and nominations from the floor are prohibited during the meeting. As a result, the election will not be conducted by ballot unless a qualified nomination is made by official petition and received prior to the nomination deadline. There are three, three-year term nominees slated for the election: **Nancy Pressel**, **Terri Bryant-Harrell** and **John Shinneman**. A brief statement of qualifications and biographical data for each nominee has been included in this notice.

Further nominations may be made by official petition signed by 500 eligible members, 18 years of age and older. Official petitions may be obtained by contacting Barb Holman, Executive Assistant, InTouch Credit Union, P.O. Box 250169, Plano, Texas 75025, or by phone, at (214) 291-1776. Only members who are 21 years of age or older, and are in good standing with the Credit Union, are eligible for nomination. Official petitions must include each signer's name, member account number, address, and telephone number. Official petitions must be accompanied by a signed statement from the nominee that he or she is agreeable to the nomination and will accept the office, if elected. The petitions should also include a brief statement of qualifications and biographical data.

Official petitions must be filed with the Secretary of the Board of Directors at InTouch Credit Union, P.O. Box 250169, Plano, Texas 75025 no later than 5:00 p.m. (CT), Monday, February 10, 2025, which is the closing day for receiving nominations by petition. If any official petitions are filed by the allotted date and time, the Secretary shall issue a printed ballot, an electronic ballot, or a notice of ballot to be sent to members eligible to vote. The instructions will include the names of all candidates and a brief statement of qualifications and biographical data. Results of the election shall be determined by plurality vote and announced during the Annual Meeting.

Nominee Biographies

Nancy Pressel, 20 years Board Director capacity, is retired from Fiserv Credit Union Solutions where she was employed as the Director of Professional Services. She worked at EDS for 20 years prior to the 2003 divestiture of EDS' Credit Union Division to Fiserv. Nancy served in various management posts responsible for operations, business support, technology installations and customer service. She possesses an in-depth knowledge of credit union operations. Nancy is a member of several professional organizations in positions of leadership and was selected as Woman of the Year by the American Business Women's Association. In addition to her professional pursuits, she provides numerous volunteer hours to a varied group of charities and community groups. Nancy currently serves on the Board of Directors for InTouch Credit Union as Chairperson of the Board.

Terri Bryant-Harrell, 10 years Board and/or Advisory Director capacity, is an accomplished executive providing strategic leadership and HR expertise as the SVP, Human Resources at Saputo Dairy USA. Terri was formerly the Vice President of Human Resources at Keurig Dr Pepper. Prior to Dr Pepper Seven Up, Terri held a number of senior human resources positions for Levi Strauss & Company. Terri earned her MBA from the University of Texas in Dallas. She is an active volunteer within the community and a member of the Network of Executive Women, Women Foodservice Forum, and National Black MBA. Terri originally served as an advisory director in 2014, was elected as a regular director in 2015, and serves on the Policy and 401(k) Trustees Committees.

John Shinneman, 8 years Board and/or Advisory Director capacity, is currently a Senior Manager at West Monroe Partners, where he leverages his extensive experience in financial oversight, IT-managed services, cybersecurity, mergers and acquisitions, and strategic planning. Prior to joining West Monroe, John was a Regional Principal at Insight and held various leadership positions with notable companies, including Electronic Data Systems, Andersen Consulting, Sprint, MCI Systemhouse, ThruPoint, Affiliated Computer Services, Dell, and CenturyLink. John holds a Master of Business Administration from Southern Methodist University and a Bachelor of Business Administration in Finance from Texas A&M University-College Station. He is a Certified Public Accountant (CPA) and holds the Certified Information Technology Professional (CITP) designation. Additionally, John has previously served as the Chairman of the TXCPA Technology Committee. Since 2016, he has been an active board member, participating in the Audit, Policy, Mergers & Acquisitions, and Nominating Committees, as well as serving as a 401(k) Trustee. He is currently the Deputy Secretary of the Board.