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## HOLIDAY CLOSURES

Memorial Day	Monday, May 26
Juneteenth	Thursday, June 19

## The Corner Office: The Future of Banking is Upon Us!

No one knew or projected that the COVID-19 pandemic would become a catalyst for technological advancement and broad acceptance of digital banking tools, but that is exactly what occurred. The necessity of limiting face-to-face contact to prevent contagion circulation created a vacuum that technology companies rushed to fill, and members sought to use. Today, most consumers use digital and mobile banking technologies as their primary method of conducting their banking activity and managing their money. A few consumers still long for the “old days” of teller lines and in-person transactions, but similar to VHS cassettes and gas station attendants that filled your car while you sat (except for residents of New Jersey), those days are not likely to return. In fact, most InTouch members rarely enter a branch these days; as a result, we are changing the way we offer services.

Exceptional personalized service is not limited to just in-person face-to-face delivery. Actually (outside of restaurant dining and hotel concierge services), most exceptional service experiences today happen through a digital channel. They are facilitated by someone going above and beyond, looking out for your interests behind the scenes. For example, you receive a reminder email or text about saving money on something you’ve planned or advising you to avoid risks at critical junctures.

It is great to announce that InTouch Credit Union is on the cusp of offering the most personalized digital services available in the market, so stay tuned. Over the upcoming months, you will be able to experience an ability to communicate with us 24/7/365, requesting answers and using services like never before with virtually all channels designed to perform when you need them, not just during 8 to 5 traditional banking hours. And to pay for these services (so you don’t have to), the Credit Union is redeploying assets from little used physical branches to deliver these enhancements to you. Unfortunately, this will cause some slight traditional banking service disruptions for some in the short-term, but we know the benefits experienced through encrypted banking technology substantially outweigh any detriment of refusing to offer digital services to the membership at large. Just as video rental stores and outlets disappeared over time, traditional banking models are experiencing the same fate (although at a slower pace).

In-person (e.g., face-to-face banking) will always stay relevant, but transacting business from the comfort of your sofa is likely preferable to driving through traffic and standing in a branch teller line (hoping you remembered to bring everything you need). We believe every member will reap the benefits from a more efficient InTouch Credit Union using technology solutions to support your financial desires, because your success is our success!



## Celebrate Financial Literacy Month All Year with these ITCU Resources!

Every April, we encourage members to brush up on their spending savviness and budgeting skills as part of Financial Literacy Month. But the truth is financial literacy is too important to be recognized for just 30 days of the year; your efforts to improve your financial literacy proficiency are something to celebrate all year long!

And the best part is you can start prepping these celebrations without leaving your home as the ITCU.org website has plenty of educational resources to consider:

- Our Financial Capability & Awareness page is a perfect resource to help get you started on practicing wise money habits. There you'll find interactive courses, videos and guides available through KOFE (Knowledge of Financial Education), a link to our InTouch Inspire YouTube playlist made up of bite-sized video overviews of essential money topics (like credit scores or setting up a budget) and more.
- Families looking to save and spend together with their children will want to check out Goalsetter, an award-winning financial resource that encourages making wise money moves. The app includes access to savings goals trackers, expense-monitoring alerts for parents/guardians and other engaging tools. Even better? For a limited time, Goalsetter is available for just \$0.01 per month\*! You can find out more and enroll today at [www.itcu.org/goalsetter](http://www.itcu.org/goalsetter).
- And don't forget: ITCU offers three different youth/young adult accounts for our youngest members. Start your junior savers on the right financial foot by opening their account today!

After you're done celebrating Financial Literacy Month this April, be sure to keep the festivities going all year!

(\*\$0.01 monthly fee is a limited-time offer only available to ITCU members. Messaging and data fees may apply. Goalsetter is a fintech and not a bank. All banking and debit services provided by InTouch Credit Union, Member NCUA.

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### Auto Loans for ITCU Members get the Green Light to Low Rates!

Whether you're looking to upgrade the family car to a newer ride ahead of a road trip this summer, you've got a soon-to-be college grad in need of a used car, or any other reason to climb behind the wheel of a new vehicle, ITCU is ready to get you that much closer to driving off the lot with your next purchase!

Our current Auto Loan rates run as low as 5.24% APR<sup>12</sup> and offer no payment for 60 days!

And don't forget about the InTouch Auto Finder service – this free resource, available at [www.itcu.org/auto-finder](http://www.itcu.org/auto-finder), allows you to search real-time inventory at hundreds of dealerships across the country, take "virtual test drives," and much more! Before heading to the lot, stop by the InTouch Auto Finder first!

*(<sup>1</sup>Rate quoted is for our best credit-qualified members. Loans subject to approval Actual rate may vary and all rates subject to change at any time; please see [www.itcu.org/rates](http://www.itcu.org/rates) for latest rate information. <sup>2</sup>APR is Annual Percentage Rate. .*



## Motivate your Money – achieve!, celebrate! or connect!

Are your spending habits in need of a pep talk? Feel like zigging while other banks invite you to zag with the same products you've seen before? If you answered "yes" to either of these questions, then you may need to motivate your money with an ITCU credit card!

Available in three options, our credit cards promise something for everyone, whether you're just getting started with credit cards, interested in the lowest interest rate or are looking to get a card with extra perks:

- The achieve! Credit Card Mastercard® is an ideal starter card for anyone looking to build (or rebuild) their credit.
- Our celebrate! Credit Card Mastercard® offers the lowest rate of any of our cards, no annual fee and other awesome benefits. It could save you hundreds of dollars in interest annually!
- Got rewards on your mind? Then you'll want to get our connect! Credit Card Mastercard®, which gives you access to the free uChoose Rewards®<sup>1</sup> platform where every swipe and tap earns you points to redeem for cash back and more! Plus, the connect! card also has no annual fee and other exciting features! (The rate is one of the best in the country for a reward card, too!)

Find that card that's the best fit for you at [www.itcu.org/credit-cards](http://www.itcu.org/credit-cards), and apply<sup>2</sup> for yours online with only a few clicks! For questions, our Contact Center can help you out at (800) 337-3328, or at [www.itcu.org/contact-us](http://www.itcu.org/contact-us).

*(<sup>1</sup>uChoose Rewards is a registered trademark of Fiserv, Inc. <sup>2</sup>Subject to credit approval.)*



## Upgrade Your Checking: HYC Offers High Dividends, Exclusive CDs

We get it: Checking accounts never rank too high on the excitement meter. But what if there was a checking account that paid out higher dividends based on monthly debit card usage? And what if that same checking account also allowed users to open special share certificates of deposit (CDs) with exclusively higher rates?

Sounds like an upgrade? Then turn up your banking with High-Yield Checking!

With monthly dividends based on your net monthly debit card spend, you're in control of your dividend destiny! The more you spend, the more you can earn, up to 5.50% APY<sup>12</sup>! Better still, you can earn that rate on balances up to \$50,000. Earn hundreds, if not thousands of dollars, more than the national average interest rate you'd get with other interest-bearing checking accounts across the country.

(Of course, if you're enrolled in the uChoose Rewards® platform with your ITCU debit card, you can also earn points that can be redeemed for cash back **and** other exciting offers. Between your HYC monthly dividends and your uChoose Rewards points, you could really take your checking to a new level!)

And, if you're looking for a short-term investment with some of the highest rates offered by ITCU, you'll want to consider an HYC CD. These CDs – **exclusively available to HYC accountholders only** - are available for as short as a 3-mo. term or as long as a 60-mo. term, and most can be opened for only \$1,000!

Open your HYC account today and experience a checking upgrade! You can get started by visiting [www.itcu.org/hyc](http://www.itcu.org/hyc), or by reaching out to our Contact Center at (800) 337-3328.



*(<sup>1</sup>APY is Annual Percentage Yield; <sup>2</sup>Rates subject to change; please see [www.itcu.org/rates](http://www.itcu.org/rates) for latest rate information.)*



## What Could You Do with a 5-Yr. 5.50% APR Home Equity Loan?

Ready to tackle those spring-cleaning projects? Hoping to give your home a makeover? Or maybe you're looking to pay off high-interest-rate debt or take an extended vacation? Whatever the case, ITCU is currently offering members the chance to enjoy a 5-yr. Home Equity Loan for as low as 5.50% APR<sup>1</sup>!

Enjoy low rates and big opportunities by applying today<sup>3</sup>!

And if you are interested in longer terms, reach out to our Contact Center at (800) 337-3328 – we'll be happy to provide a quote!

(<sup>1</sup>APR is Annual Percentage Rate; <sup>2</sup>Rates are subject to change, rates shown is for a first lien only; <sup>3</sup>Loans subject to approval.)



### 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](mailto: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](mailto:complaints@tud.texas.gov). Website: [www.tud.texas.gov](http://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](mailto: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>.

