

How Low will Loan Rates Go?

We'll see, but ITCU already has some of the lowest around:
<https://www.itcu.org/all-rates>.



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>.

VOLUNTEER NOTICE

InTouch Credit Union depends on talented, non-paid volunteers to help govern the institution. If you would like to be considered for a volunteer role, please contact Barb Holman, at (214) 291-1776, or barb.holman@itcu.org, for a volunteer application and information packet.

Federally insured by NCUA. Equal Housing Lender.



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HOLIDAY CLOSURES

Columbus Day	Monday, October 14
Veterans Day	Monday, November 11
Thanksgiving	Thursday, November 28
Christmas Day	Wednesday, December 25
New Year's Day	Wednesday, January 1



The Corner Office: Financial "Secret Sauce" Recipes

Throughout most of my 40-year+ financial career, the most common questions I field are those that ask for special tidbits of information, investment ideas, or borrowing recommendations that will help obtain financial success and independence. The most memorable and often repeated requests for advice revolve around a central theme: desiring enough financial success to tell your employer to "take this job and shove it," knowing that all of your financial obligations will be covered for an intermediate- to long-term foreseeable future. It is well-known and apparent that this "independence vein" runs deep through most Americans and all that desire to be financially free.

The good news is that for many that live in Western civilizations, achievement of this financial dream is actually possible (without the luck that accompanies the purchase of a winning lottery ticket)! Making sound decisions with money and debt, applying disciplined financial know-how, and knowing "upfront" which decisions are likely to add to, or detract from, your objectives are all critically important. Inquiring minds frequently ask for examples or a list of the financial "secret ingredients" needed to get ahead. As a result, we've decided to make investments in your success by making it possible for you to obtain our "secret sauce" ingredients through four specific channels.

First, members have access to "InTouch Innovate!", a state-of-the-art personalized digital credit counselor to help you manage and budget your finances and debts effectively (especially in this current interest rate environment). Next, **Goalsetter** is one of the most advanced financial education platforms available in the market today. Its curriculum uses engaging digital content, mapped to national standards, that upon completion will provide participants with more than the prerequisite financial knowledge needed for many of the country's top colleges and universities. **Retirement Simplified** delivers personalized education and financial tools to help you make decisions that will calculate how long your money will last (in retirement), extend your savings, and provide you with options that can help with employer decisions. Lastly, starting in Q4 2024, ITCU's website and social media channels will launch a new video education series sharing fundamental "secret sauce" money management ideas designed to benefit all members. The series host, "Chef Louie," will convey a number of semi-secret concepts aimed to help you keep more of your hard-earned dollars while sharing proven financial recipe secrets conceived by those who also longed for financial freedom. Be on the lookout for future Chef Louie announcements!

Are You Financially Smarter than a 12th Grader?

If you read the title of this article and think you're ready for a financial showdown with high school seniors (or at least the kid in your own house), you're in luck. Over at <https://www.itcu.org/gs-quiz>, we have a quick quiz prepared to test your dollars and sense.

This quiz (and a couple of others) comes courtesy of Goalsetter[®], a family finance app designed to bring financial education to every member of your family in a fun way!

Aside from the quizzes and interactive lessons, there's also the Cashola[®] debit card for teens to get their first taste of financial freedom... But of course, parents/guardians can use a series of parental controls and real-time monitoring to set spending limits, deactivate the card if it goes missing, and much more.

Whether you want to challenge the kids in your life to take the quiz, or use it to brush up on core finance topics yourself, there's always something new to learn with Goalsetter!

A Digital Banking account is required for Goalsetter. If you've got Digital Banking, you're good to go! If you need to download the official ITCU Digital Banking app, you're in luck! You can find our app in the app store of your choice and you'll be ready to learn more with Goalsetter!

**Goalsetter is a subscription fee-based savings and education mobile application. The use of Goalsetter requires a mobile phone with internet access. Message and data fees may apply.*

Goalsetter is a financial technology company and not a bank. Banking services offered by Goalsetter are provided by ITCU.



"Secure Our World" this Cybersecurity Awareness Month

As our online landscape continues to expand, so, too, do the cyber crimes associated with it. Remember when all we had to worry about was the "I love you" email scam of the late 90s? With social media in the early 2000s came a whole new list of cyber concerns. And if you've dabbled in cryptocurrency, that seems to be the latest electronic playground for savvy scammers.



But as long as the World Wide Web evolves, it will need each of us to remain vigilant and cyber-aware. October is National Cybersecurity Awareness Month, and the Cybersecurity & Infrastructure Security Agency (CISA) is encouraging all of us to "Secure Our World" when going online*.

The CISA has a helpful list of tips to keep in mind, like using strong passwords or making sure your software is up-to-date with the latest security patches, and ITCU also has some timely reminders to share:

- Never use the same password across multiple websites or accounts.
- Do not connect to open WiFi networks with no protection in place.
- Enable multifactor authentication to protect your login credentials with an additional layer of security.
- And remember: **InTouch Credit Union will never reach out to you directly requesting your ITCU member number or one-time passcodes.** If you ever receive a request like this, please do not respond and instead notify ITCU immediately.

Because cyber criminals are always looking for ways to take advantage of trusting individuals, cyber threats continue to rise. Do your part to "Secure Our World" this October, and every other month throughout the year.

*If you have any questions or concerns, please reach out to the InTouch team either at <https://www.itcu.org/contact-us>, or by calling (800) 337-3328. (*See <https://www.cisa.gov/cybersecurity-awareness-month> for more information.)*

Retirement Simplified Available to All ITCU Members

They're called "the golden years" for a reason. We all look forward to retiring and being able to spend more time with our kids/grandkids, doing the things we enjoy.



But the reality is many of us, from soon-to-be-retirees to those of us just starting families, feel unprepared for what should be a time of bliss and contentment.

Retirement Simplified from Silvur could be just the golden opportunity you need before you start thinking about your "golden years," starting with the ability to determine **your Retirement Score**. This crucial calculation, which determines how long your money will last in retirement (down to the year and month), allows you to examine choices that could impact your plans. If you're 50 or older and don't know your number, we encourage you to find out what it is... it may surprise you.

Retirement Simplified also gives you access to hundreds of intuitive, at-your-pace lessons on essential topics such as Social Security, Medicare and other savings inquiries.

All of this, and much more, can be at your fingertips when you create your Retirement Simplified account. Head over to <https://www.itcu.org/retirement-simplified> to read more and get a head start on making the most of your golden years!

(Silvur is an award-winning retirement platform that works with credit unions to support members aged 50+ holistically navigate modern retirement. Silvur's patent-pending technology has been featured in top financial publications like Forbes, CNBC, U.S. News and World Report, Kiplinger, Barrons, CNBC and Yahoo! Finance. Silvur has guided over 120,000 Americans through the use of easy-to-understand guides and data-driven calculators to prepare for retirement. Now, we're here to help you retire with confidence.)

'Tis the Season for Holiday Club Funds



Holiday Club accountholders will want to make note of Thursday, October 31: All Holiday Club funds will transfer to savings accounts and be available for your end-of-year spending!

(Looking to open a Holiday Club account? You'll be able to on Friday, November 1. Find out more by visiting <https://www.itcu.org/holiday-club>.)

Pay at the Pump, Watch Your Points Jump through October!

If you have an ITCU debit card or rewards credit card and you're not enrolled in uChoose Rewards[®], you've been missing out! uChoose Rewards is the free points-based program where every purchase/transaction completed with your ITCU debit and/or rewards credit card can earn you cash back and other valuable offers.

And through Thursday, October 31, if you choose the credit option at the pump when filling up, you'll earn double points! Give it some gas and watch your points climb; enroll in uChoose Rewards today by visiting <https://www.itcu.org/uchoose> and head over to <https://www.itcu.org/2xpoints> for more news on this limited-time offer.

*(*uChoose Rewards is a registered trademark of Fiserv, Inc.)*

