



New Loan Process Coming this Year!
Beginning later this year, our online loan application process will be getting a redesign to be easier, more intuitive and more convenient for our members! We'll have more details to share soon!

ACCESS TO DOCUMENTS

Members may request a copy of InTouch Credit Union 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/annual-reports>.

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, option 5; 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.

AVOID ACCOUNT ESCHEATMENT NOTICE

Perform at least one financial transaction per year to keep your accounts from becoming dormant, therefore avoiding the account escheatment process. Per applicable state law, dormant accounts must be escheated to the state treasury department as unclaimed property. Don't allow this to happen to your accounts! Perform at least one simple transaction a year (deposit, withdrawal, transfer, etc.) to keep your account active!



This credit union is federally insured by the National Credit Union Administration. Equal Housing Lender.



ONEtoONE

Working for you and your financial well-being.



IN THIS ISSUE

- 2 ITCU Community Efforts
- 2 InTouch with Your World
- 3 Annual Board Meeting Notice
- 4 Important Notices



HOLIDAY CLOSURES

New Year's Day – Tuesday, Jan. 1st
MLK Jr. Day – Monday, Jan. 21st
Presidents' Day – Monday, Feb. 18th

With Lower Spending Tiers and Higher CD Offers, High-Yield Checking is Better than Ever!

Last year, ITCU introduced High-Yield Checking (HYC)*, an account designed for members looking for the highest possible dividend rate based on their debit card purchase volume. Members with this account *earn more* (dividends) when they *use* (their debit card) *more*, and we've made some changes to make HYC better than ever for current accountholders, as well as members eager to sign up!

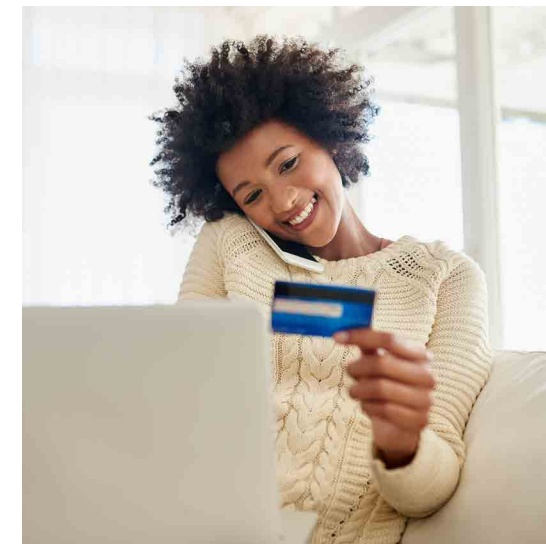
HYC still uses four different debit card spending tiers, only now the minimum debit card spend has been lowered to \$500, allowing users to fall into the first tier even quicker. As debit card spending increases, the dividend rates also rises, allowing an HYC user to earn more the more they use their debit card! With HYC rates higher than they have ever been, it's the perfect time to learn how to earn these increased dividends!

But HYC now comes with one more benefit not available with other checking accounts: HYC Certificates of Deposit (CDs) with premium rates over the other CDs we offer! HYC Premium CDs are available for as little as \$1,000 across terms ranging up to 60 months! These CDs are only available for our HYC

accountholders and can be opened as soon as the HYC account is opened!

Whether you have an existing account or are curious about using more to earn more, an HYC account is a better option than ever before!

(*Complete account details, requirements, and rates may be found at <https://www.itcu.org/hyc>. Rates subject to change without notice.)



Prize-Linked Savings Accounts Now Available from InTouch!

\$SAVE TO WIN[®]

A new savings account is now available from ITCU that shows saving money really can be its own reward. Introducing the Save to Win Savings Account*, a prize-linked savings account wherein the more deposits you make, the greater the number of chances you have to win cash prizes on a monthly and quarterly basis!

Of course, the standard features of a savings account are present with a Save to Win Account: members will be able to deposit

money and earn interest on their funds. But saving more can also help you earn more, as the deposits you make also count as entries into regular cash prize drawings!

Get started with a Save to Win Savings Account today, and discover how it can truly pay to save!

(*Additional information, including complete rules, requirements and a helpful FAQ, may all be found at <https://www.itcu.org/save-to-win>.)

ITCU Community Efforts in 2018 Reach Record Levels

The InTouch family is committed to lending a helping hand in the communities in which we serve, and 2018 was a year where ITCU attained record levels of outreach:

- With more than \$15,800 raised, the combined efforts of our family, friends, employees and volunteers brought additional support to breast cancer research.
- The Fourth Annual ITCU Food Drive, benefitting regional food banks in our communities, was our most successful charity event ever, providing the equivalent of nearly 20,000 meals!
- ITCU donated its 1,000th toy to the Toys for TotsSM organization, capping off our third consecutive year of collecting toys for disadvantaged families.
- Throughout 2018, ITCU and our partners conducted 727 hours of financial awareness events, reaching 6,465 unique students and adults!

InTouch Credit Union wants to thank our team of employees, volunteers and family members for helping make the outstanding results from 2018 possible. We genuinely could not have done it without you, and we look forward to another successful year of outreach in 2019!



Video Spotlight: Mobile Deposit Capture will Make you Smile for the Camera

The cameras on our smartphones can capture that perfect selfie and scan QR codes for prize giveaways, but they can also help put some money in your account through Mobile Deposit Capture*. If you have the ITCU Mobile app on your phone or tablet, you can start depositing checks into your checking account with ease! Visit <https://www.itcu.org/mobile> to read up on how it works, and catch a quick video tutorial that will have you making deposits in no time!

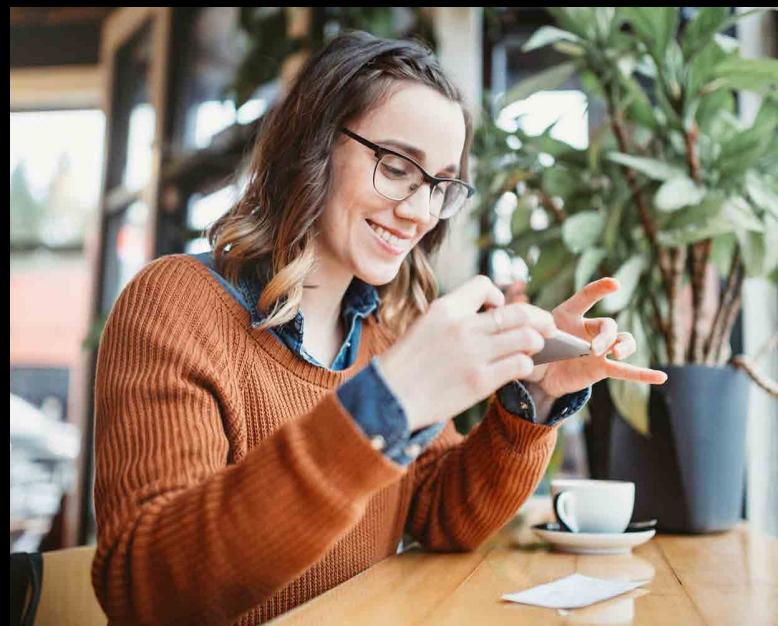
(*Fees and data charges may apply; see <https://www.itcu.org/mobile> for complete details.)



InTouch with Your World

- The holidays have come and gone, but now those bills are the next items to be unwrapped. According to a recent survey, only about two-thirds of shoppers plan a gift-buying budget for the holidays¹. This year, plan ahead with a Holiday Club Savings Account! Start making contributions today, and visit <https://www.itcu.org/holiday-club> for more information.
- With home equity totals rising for homeowners with mortgages², you may find yourself with more home equity than you realize and can use that equity to borrow at lower rates than a personal loan or credit card. If you're not sure where to start, give us a call or visit www.itcu.org/heloc to learn more about this available loan option.

(Sources: 1. "Survey Reveals Holiday Dirty Little Secrets", Coinstar, October 9, 2018 ; 2. "Answers for your HELOC Questions in 10 Words or Less", NerdWallet, Beth Buczynski, November 26, 2018.)



InTouch Credit Union 2019 Annual Meeting Notice, Board Nominee Bios Now Available

Nomination and Election Process

ITCU will hold its Annual Meeting at 6:00 p.m. on Friday, **April 12, 2019**, at the Renaissance Hotel (Windrose 3-4 Room), 6007 Legacy Drive, in Plano, Texas.

The Nominating Committee, appointed by the chairperson of the board of directors, has nominated one member for each board position to be filled. As a result, the election will not be conducted by ballot. The three nominees are Nancy Pressel, Todd Taylor and Terri Bryant-Harrell. 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 25, 2019, which is the closing day for receiving nominations by petition. If any official petitions are filed by the allotted date and time, the secretary of the board of directors shall issue a printed ballot, an electronic ballot or a notice of ballot to be mailed 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 at the Annual Meeting.

Nominee Biographies

Nancy Pressel

Ms. Nancy Pressel recently 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; as a result, 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.

Todd Taylor

Mr. Todd Taylor is the Vice President and Account General Manager for one of DXC Technology's largest travel and transportation clients. Prior to this role, Todd had many years of experience leading DXC's largest accounts in both the financial services and automotive industries. He also held the role of Vice President for Global Account Operations, responsible for providing a cohesive set of account-based services to over 1,200 client-facing teams globally. Prior to joining EDS in 1998, Todd spent 11 years with Boeing in Seattle, Washington. He holds a Bachelor of Science in aerospace engineering from the University of Notre Dame, and a Master of Business Administration from City University of Seattle. Todd sits on the Industry Advisory Board for the Department of Aerospace and Mechanical Engineering at the University of Notre Dame, and currently serves on the Board of Directors for InTouch Credit Union. He lives in Michigan with his wife, Diana.

Terri Bryant-Harrell

Ms. Terri Bryant-Harrell is an accomplished executive, providing leadership and HR expertise by helping to create key initiatives to drive impactful results, and was formerly the Vice President of HR Diversity Compliance at Keurig Dr Pepper. She originally joined one of the Keurig Dr Pepper legacy companies, Dr Pepper Seven Up, in 2000 as a Human Resources Partner. 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 of Big Brothers Big Sisters, corporate advisory boards for the National Society of Hispanic MBA, 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 Committee.

