

Important Notice: Online Banking Conversion Set for May 2018

Frequently Asked Questions

Q. When will this conversion take place?

A. Currently, we anticipate the process to transition services will begin at 3:30 P.M. (CST) on Friday, May 18 (*please note time change*). This transition will affect both Online and Mobile Banking. At 3:30 P.M., both services will be brought offline. Barring any difficulties, we expect the new OLB platform to go live by early afternoon on Saturday, May 19. Mobile Banking will be brought online by early afternoon on Sunday, May 20.

Q. Why is ITCU changing Online Banking platforms?

A. Simply put, the new Online and Mobile Banking platforms offer a more robust selection of services than our current apps are able to provide. ITCU is committed to continually providing you with access to better services and tools which make banking easier and more convenient.

Q. Will my account and login information carry over to this new platform? Can I use the same user ID and password?

A. Your account information will transition to the new OLB platform without your assistance. You will have to create a password for logging into the new OLB system. However, you may continue to use your current OLB password if it meets new system requirements.

Q. Will my Bill Pay vendor list transfer to the new OLB system?

A. Yes; Bill Pay payees will transfer to the new system once live.

Q. I prefer Mobile Banking; do I have to use OLB to enroll in Mobile Banking?

A. No; once the new platform is available, members can enroll in Mobile Banking directly from their device by downloading the app from the applicable Apple® or Android™ store. (Microsoft™ mobile devices are not supported.)

Q. Will I have access to security alerts?

A. Yes. However, current account alerts will not transfer to the new platform. You will need to set up preferred alerts after logging into the new system. Low account balance, purchase/deposit totals over a specified dollar amount, and other alert options will be available. (Please note standard messaging and data rates will apply for mobile text alerts.)

Q. What options will TransferNow provide?

A. TransferNow allows you to transfer funds to other U.S.-based, personal banking accounts that you also own. Funds can be transferred to external (non-ITCU) checking, savings and select brokerage type accounts.

Q. I currently use InCompass®. Will I still have access once the new system is launched?

A. No; InCompass will be replaced by a new personal financial management tool, Trends, available to all members with no fee. Any features used in InCompass, like account aggregation and goals, will have to be set up again in Trends. There will be no monthly fee for using Trends.

Q. Will there be any fee changes related to the new Online or Mobile banking apps?

A. Fees for services currently offered via Online and Mobile Banking are not expected to change – but advance notice will be provided if changes are made. Fees for new services will be communicated as they are made available.

Q. How can I find out more?

A. For your convenience, a dedicated landing page has been set up on our website (<https://www.itcu.org/olb-conversion>), to get the latest OLB conversion information, resources and updates. There you will find help videos, screenshots, FAQs and previews of the new platform to better familiarize you with the apps ahead of the conversion date. In addition, you can call our Member Care team, at (800) 337-3328, option 5, for assistance.



Change can be good, especially the kind that goes into your pocket. Read all about the upcoming Online Banking Change Contest and you could pocket \$500 in change just for doing so! Watch this webpage, <https://www.itcu.org/olb-conversion>.



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 file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699; Telephone Number: (512) 837-9236; Website: cud.texas.gov.

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



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.



Second Quarter 2018



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HOLIDAY CLOSURES

Memorial Day – Monday, May 28th
Independence Day – Wednesday, July 4th

ONE to ONE

Working for you and your financial well-being.

InTouch
CREDIT UNION

itcu.org

Three New Checking Accounts Now Available from ITCU

InTouch Credit Union has done some spring cleaning to our selection of checking accounts¹, and these new choices bring new opportunities for members to take advantage of awesome benefits, product/service discounts, dividend rates and more!

Our former Momentum Checking option has gotten a makeover and is now available as two separate checking products to better fit the different lifestyles of our members. First is Momentum One Checking, an excellent choice for checking account owners looking for lots of value-added benefits but may not need the higher level of benefits included in our other premium checking accounts. Momentum One provides cell phone protection services, Shopping Rewards™ at thousands of national retailers, discounted services on travel assistance, and more!

Momentum Plus Checking is the new name for what was formerly called Momentum Checking. If you opened a Momentum Checking, it is now called Momentum Plus Checking.

Momentum Plus provides all the same benefits as Momentum One, but adds in some other exciting features, such as cell phone protection benefits for up to four devices, IDProtect® security services for all family members in the same household, higher debit card purchase rebates, additional fee-free non-ITCU ATM transactions each month, and more!

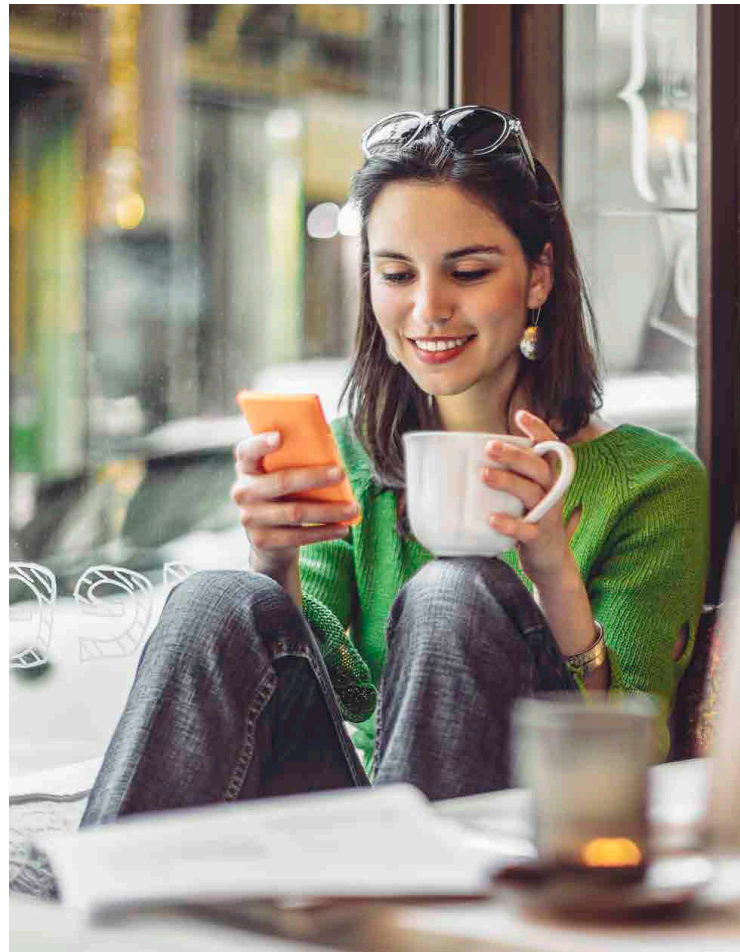
Finally, ITCU debuted one more checking account choice, which is a perfect option for members eager to earn the highest possible dividend rate. High-Yield

Checking is a new, consumer-only, tier-based account that focuses on putting you in control of your dividend destiny. Your dividend rate will be based on debit card activity. The more you use your debit card for purchases, the higher the dividend rate will be for the month! You can explore these tiers and your potential dividend rate using the debit spend calculator found on the ITCU.org website to see how your changes in debit card spending can get you to the next tier level.

Learn more by visiting our website or by calling our Member Care team, at (800) 337-3328, option 5, and see which checking account option is the one for you!

(¹Our Choose your Checking and Checking Accounts pages on ITCU.org have complete details, fee information and more.)





InTouch with Your World

- Digital payment platforms are being adopted by more and more consumers, though mostly by millennials, with roughly 1 out of 10 using these services¹. ITCU credit and debit card users are encouraged to try Mastercard® Masterpass™ today and see what all the fuss is about.
- Ten percent of American adults rely on their smartphone’s cellular services to get online, ditching conventional broadband Internet access in their homes². ITCU ensures our website and services, like our Online Loan Applications, are always mobile-friendly and responsive, no matter what device you use.
- Financial awareness is more important than ever at an early age, with studies showing 22 percent of US students scored below a baseline level of financial literacy proficiency³. ITCU offers several savings and checking account options to serve children and young adults. Financial education videos and other learning resources are also available on our website to help them learn and stay financially savvy!

(¹“Digital Wallets are Safe[...],” Jessica Dickler/Sharon Epperson, CNBC.com, March 3, 2018; ²“Mobile Fact Sheet,” Pew Research Center, February 5, 2018; ³“Help your Teen Form Good Financial Habits,” Bankrate.com, Robert Barba, February 27, 2018)

Smart Places to “Park” Your Cash

Financial advisers talk about “parking” your cash -- keeping it in an account until you’re ready to invest or spend it on a long-term goal, such as a down payment on a house.

Parking is a great way to think about holding cash. When you park your vehicle, you look for a safe location, one that’s handy to your destination, where you won’t get a parking ticket. Same thing when you park your cash. You don’t “park” money in an investment like stocks, because they’re prone to fluctuations in value. You need a safe investment that’s not subject to fees and that allows you easy access on your timetable.

So, where’s the best place to park your cash? If you need liquidity, a savings, checking or money market account with low or no fees may be your best bet. But if you have cash savings, you won’t need to access in the next year or two, consider parking it in a Certificate of Deposit (CD).

With a CD, you agree to leave your money in the account for a set term length and earn steady interest at a higher rate than most regular savings accounts. CDs can be a great way to diversify beyond the savings account you

may already have. Another advantage: CDs typically offer fixed rates for fixed terms. Knowing that, you can accurately estimate your earnings and plan accordingly.

A CD can also help you stick to your savings goals, because you “lock up” your cash for a set period of time. If you plan to buy a house in two years, for example, putting some of your savings for the down payment in a CD will help ensure you don’t use that money for something else in the meantime.

Most importantly, CDs offer safety and security; credit union CDs are insured for up to \$250,000 through the National Credit Union Administration.

Generally, a CD term can run from 3-60 months, but for a limited time, InTouch Credit Union is offering both a special 21-month CD and a 13-month CD with rates that are hard to beat!

If CDs sound like smart places to park your cash, call our Member Care team at (800) 337-3328, option 5, or visit your local branch for assistance.



ITCU Offers Fraud Tips to Help you Stay Alert

Recent data from the Better Business Bureau 2017 BBB Scam Tracker report confirms that fraudsters, cyber criminals and identity thieves show no signs of slowing down in their attempts to target consumers. More than 47,000 scams were reported last year, with online purchases being the most frequent, followed by fake investment schemes. Even more alarming was that younger consumers were at a higher risk for falling prey to these malicious attacks.

The safety and security of our members’ finances are always a priority for ITCU, and our online Fraud Tips & Alerts page can help raise awareness of the latest schemes, breach attempts and techniques criminals are using. For example, earlier this year, ITCU identified a scam involving counterfeit checks from Craigslist Ads, and provided a notice on our site to forewarn readers. Also, we updated our Fraud Prevention Tips webpage with additional advice to remain vigilant against those trying to undermine members’ financial security.

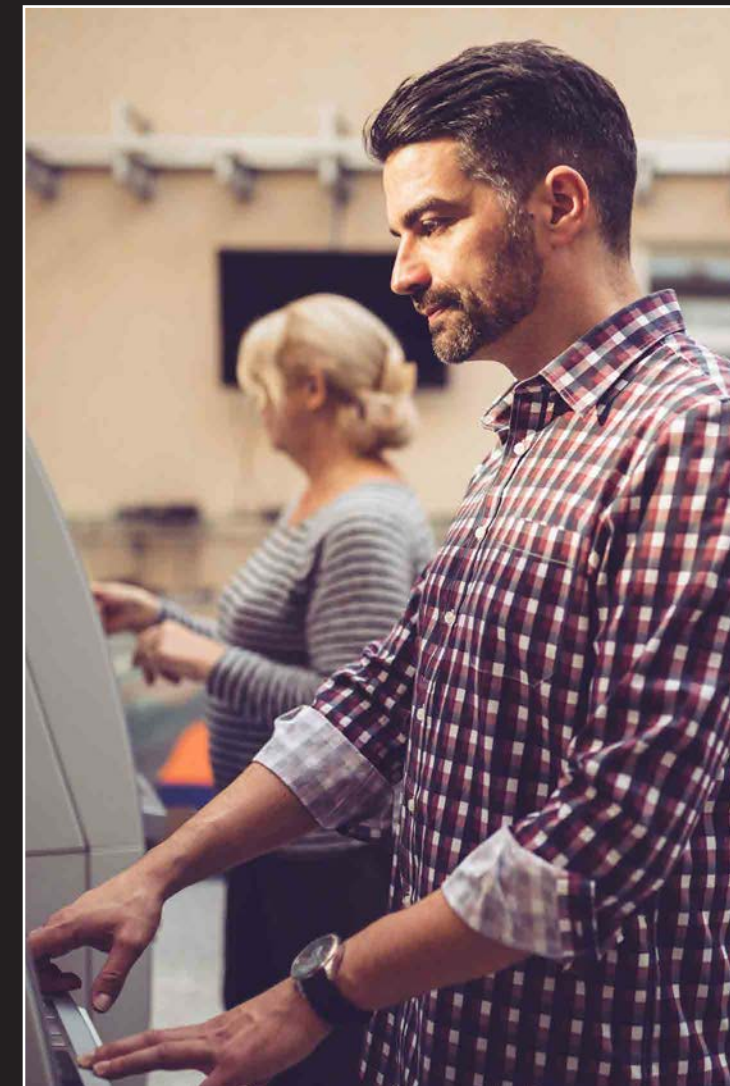
(As always, if you doubt the authenticity of any communication, whether originating from ITCU or otherwise, please use the Contact Us page to message us, or call our Member Care team at (800) 337-3328, option 5.)

InTouch Teller Rollout Continues!

In April of 2017, ITCU announced plans to update our service model by installing interactive teller machines (ITMs). Now, nearly one year later, this service, officially called InTouch Teller, has been installed at more than 10 ITCU branches and will be available at all branches before the end of summer.

You will still see InTouch employees at the branches to help with transactions that are more complex or take longer to complete. However, for routine transactions, you’ll work with staff virtually via InTouch Teller. These transactions include making deposits and loan payments, completing account transfers and more. InTouch Teller also allows us to offer extended service hours for members in the Central and Eastern time zones where drive-thru lanes are available.

For the schedule of installations, a video overview of how to use InTouch Teller, and an updated FAQ available to review, visit <https://www.itcu.org/itm>. Check it out, and learn how high-tech service can be highly convenient!



Important Notice: Online Banking Conversion Set for May 2018

Exciting service changes are coming to Online Banking (OLB) as ITCU is preparing for an application conversion May 18-20. Members will soon have access to an even more robust set of online and mobile features.

What does this mean for you?

Your InTouch team is working hard to make this transition as painless as possible, although the change in service will require your assistance. Some services will be temporarily unavailable during the conversion. However, we will be making every effort to ensure the downtime is minimal, and we will communicate further details to you as we get closer to the conversion date.

The new OLB app will be easier to navigate and provide members with many of the same features available today, along with some new options we are excited to introduce, including:

TransferNow®	For account-to-account transfers, TransferNow is the perfect solution! Users will be able to transfer funds between their financial institutions in only a few simple steps!
Trends	Our new personal financial management (PFM) tool will be available to all OLB members. Best of all – there’s no monthly fee!
Credit SenseSM	Review your credit score instantly, check your score history and receive alerts when your score changes! (Initially, only available via mobile app; expected to be available to OLB in the summer of 2018.)
Single Sign-On Support	Access even more applications quicker with Single Sign-On integration - sign in once and seamlessly move between an enhanced list of services until you log-out!

More features and services will be announced as we get closer to the conversion! OLB users will find more ways to keep InTouch with their financial information, whether accessing their accounts through their desktop or smartphone.

Please see the following page for answers to some of the questions you may be asking as they pertain to the upcoming conversion weekend. Please note that additional information and other helpful resources will be available online; the website address is shown at the end of this section.