

Let Us Know How We're Doing!

If you had an awesome experience at your local branch, or received excellent service over the phone, we'd love to hear about it! Visit www.itcu.org/feedback and share your story!

COVID-19: What InTouch is doing to serve you. Visit www.itcu.org/message-to-members for the latest updates.

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 www.itcu.org/news-resources/news/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 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.

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.



Second Quarter 2020

ONEtoONE

Working for you and your financial well-being.



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HOLIDAY CLOSURES

Memorial Day – Monday, May 25th
Independence Day – Friday, July 3rd
Saturday, July 4th

High-Yield Checking Puts You in Control of your Dividends

Our world is constantly moving, and the amount of information out there for us to consume keeps increasing. In the time it took you to read that last sentence, for example, you may have missed an update to your favorite news website, or a restaurant you follow may have sent you an email to your inbox. These updates make for a lot of change, and nowadays it seems like "change" is the only thing that is a surefire certainty. However, InTouch Credit Union can add another certainty to the mix, and that's the control members will always have over their dividends when they use High-Yield Checking (HYC).

As with our other checking accounts, HYC gives members standard benefits like several free non-ITCU ATM transactions a month and access to our Money Management tool to track their financial footprint. However, HYC is tailored for our members who want the highest dividends they can get, and the dividends are based on their monthly debit card activity. Across a four-tiered structure, the more a member uses their debit card each month, the higher the dividend rate they can enjoy!

If you're uncertain about just how much you use your debit card each month and

how high a dividend rate you may qualify for, head over to www.itcu.org/hyc and use the Monthly Debit Spend calculator to track common expenses and see how your activity may translate to a higher-tiered dividend rate.

There is also one additional benefit HYC accountholders can enjoy that no other checking account from ITCU provides: access to special certificates of deposit (CDs) with premium rates! For as little as \$1,000, HYC accountholders can take advantage of higher rates on selected CDs*. It's ITCU's way of giving HYC accountholders another opportunity to take their finances to another level!

You can learn more about HYC by visiting ITCU.org or stopping by your local branch. Take control of your dividends and debit activity today!

(*HYC CDs earn an additional 25 basis points (over regular CD rates) while an HYC account is open and in good standing. The HYC CD rate will be reduced to the equivalent regular CD term (at the time it was opened) if the HYC account is closed while the HYC CD is still open. Rates subject to change without notice. For CD rates and disclosures, see www.itcu.org/all-rates.)

Last Call! The Technology Express has Arrived!

It was a long-time coming, but the Technology Express system upgrade successfully arrived! If you have not signed into your Online or Mobile Banking accounts since March, you'll want to visit our online FAQ (www.itcu.org/2020-upgrade) to read up on a couple of important announcements regarding account access.

From all of us with ITCU, thank you for your patience throughout the upgrade process!

(Questions? Reach out to us at www.itcu.org/contact-us or stop by your local branch for assistance.)



InTouch with Your World

- If the concept of “spring cleaning” makes you want to tackle that home improvement project you’ve been putting off, you’re not alone. Experts estimate homeowners are likely to spend more than \$11,000 on home renovations this year, up from \$9,000 estimated last year¹. For those projects you may have been putting off, consider looking into a Home Equity Line of Credit (HELOC) from ITCU!
- Which are you more likely to use: your actual wallet, or your mobile wallet? Estimates show mobile wallets will account for 38 percent of e-commerce activity by 2023²! You can see what all the hype is about because ITCU supports both Apple Pay[®] and Google Pay[™] for your credit and debit cards! (See www.itcu.org/mobile for complete details.)

- Internet-based crime has steadily been on the rise, with the FBI’s Internet Crime Complaint Center (IC3) documenting a record \$3.5 billion lost for businesses and consumers in 2019 due to cyber crimes³. As a reminder, and as a best practice, ITCU requires members to change their Online Banking password at least once every 12 months. Members can certainly change it more often, but must do so at least annually.

(¹“Home Improvement Projects on the Rise,” Tamara E. Holmes, Yahoo! Finance, February 28, 2020; ²“Mobile Wallet Use to Overtake Credit Cards,” Mobile Payments Today, February 28, 2020; ³“2019 IC3 Annual Report,” FBI IC3, <https://www.ic3.gov>.)



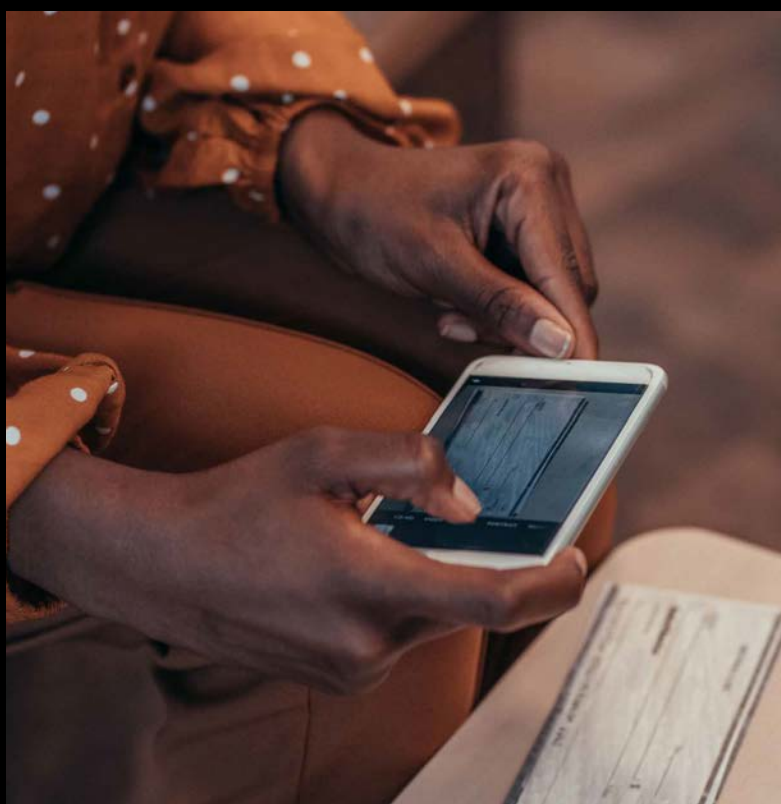
Video Spotlight: Mobile Deposit Capture is a Snap

From documenting vacation memories to taking the perfect selfies, our phone and tablet cameras allow us to capture every moment. ITCU members can also use their phones/tablets to take advantage of our Mobile Deposit Capture service, allowing them to deposit checks into their accounts through a quick and convenient photo.

After downloading the appropriate ITCU app* for your phone or tablet, it’s easy to start capturing and start depositing checks. You can visit our Mobile Banking page (www.itcu.org/mobile) to find a helpful video walkthrough to demonstrate the process, too! Skip the trip to your local branch and let the convenience of Mobile Deposit Capture save you time.

(*Messaging and data rates may apply; see www.itcu.org/mobile for complete details.)

[itcu.org](http://www.itcu.org)



Open for Business? Our Business Services Team is Ready to Assist!

Do you have an idea for the next great innovation? Are you hoping to start your own company and live out your dream? Has the time come to take your business to another level? If you answered “yes” to any of these questions, then you will want to get in touch with the InTouch Credit Union Business Services team!

Let’s say you’re currently hoping to get your business idea off the ground and need a loan. Our team can help our business members with a variety of loans*, for everything from commercial vehicles to business credit cards. Or, perhaps you’re looking for a checking account to better manage your business’ finances. Our Regular Checking and Nonprofit Checking options can provide the flexibility you need!

Business owners hoping to explore savings account options are in luck, too, as our team can determine which of our savings accounts is the best fit for you and your business needs. You can enjoy a traditional savings account, opt for a tiered Business Money Fund account and also look into a Business CD across a selection of term limits.

If you have bigger aspirations for your business, let us know! You can get started today by reaching out to our team by visiting www.itcu.org/contact-us, stopping by your local branch, or by calling our Member Care team, at (800) 337-3328.

(*Loans subject to approval.)

By Land or By Sea, an ITCU Loan can Get You Moving

It won’t be long and it will be time to start planning out family vacations, possible road trips, days at the lake and other scenic escapes that come with the summer season. Whether you want to get away from it all behind the wheel of an RV, or you’re hoping to soak up some rays on a new boat, ITCU has a vehicle loan that can get you where you want to be.¹

ITCU members have access to loans for new/used cars, motorcycles, RVs, sport utility vehicles (jet skis, snowmobiles, etc.) and boats, along with some of the most competitive rates around². You can apply in minutes online through the [ITCU.org](http://www.itcu.org) website, and also reach out to our Member Care team, at (800) 337-3228 for assistance.

This summer, a loan from ITCU can take you places!

(¹Loans subject to approval; ²Rates subject to change without notice – see www.itcu.org/all-rates for latest rate information.)

