

New Lake Mead Location Coming Soon

Attention Las Vegas members: our Lake Mead location is moving to a new location soon! Check the ITCU.org website for updates as we get closer to announcing the new branch opening.

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 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.



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 2021

ONEtoONE

Working for you and your financial well-being.



The Convenience of Mobile Banking

The ITCU membership encompasses all 50 states and 20 countries around the world. With numbers like those, you might assume an ITCU branch exists or is ready to break ground everywhere from Boise, Idaho to the northern regions of Brazil.

In reality, our members are able to manage their accounts through the convenience of our Mobile Banking¹ platform, which includes the following features and many more:

- Mobile Deposit Capture. Deposit a check remotely with the snap of a photo from your phone.
- Apple Pay[®] and Google Pay[™] "contactless payments," for use with your mobile or wearable device and both ITCU debit and credit cards.
- The ability to check account balances without needing to log into the app through Instant Balance².

If you have not yet tried Mobile Banking from InTouch, download the free app today and discover the convenience of keeping your account with you wherever you go.

(¹Complete Mobile Banking details, including requirements and any associated fees, may be found at www.itcu.org/mobile. ²Instant Balance and Touch ID services available on one Apple device at a time, per account.)



New Terms & Conditions for Mobile Banking

If you use Mobile Banking, you may have noticed a new prompt upon logging in asking you to accept a new set of Terms & Conditions. A change was made in March 2021 to now allow U.S. Treasury checks to be accepted for deposit via Mobile Deposit Capture, while also updating the kinds of information Mobile Banking will retain, including geolocation data. In addition, a handful of links to our website within the app were updated.

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HOLIDAY CLOSURES

Memorial Day – Monday, May 31st
Independence Day – Monday, July 5th

Three HELOC Uses You May Not Have Considered

Maybe it's the springtime allergies talking, but a HELOC*, or home equity line of credit, sounds like something someone would yell when sneezing rather than a surprisingly versatile resource to help meet your financial objectives. When borrowing against the equity in your home, and with a competitive rate to work with, you have lots of flexibility in how a HELOC can work for you.

By making your home work for you, you could use the equity to wrap up those home remodeling plans you have been putting off. Or, you might consider using it to take a family vacation with the summer months right around the corner. And, of course, you could use that equity to consolidate outstanding debts with a loan at a lower interest rate and combined monthly payment.

A HELOC is nothing to sneeze at, and the opportunities one can provide are substantial. We encourage you to contact

our team today to discuss the countless possibilities a HELOC can offer you!

(Visit www.itcu.org/heloc for complete details, requirements and application options. Loans subject to approval.)



Looking to Shake Up your Checking Account? ITCU Gives you Choices

Unless it comes in the form of coinage, change can be a disruption when it comes to your finances. However, if you find yourself wanting to branch out and try something different with your current checking account, ITCU has plenty of choices to consider.

You can open a **Value Checking Account**, our no-frills, monthly fee-free option, or you can explore an option that extends benefits to your immediate family, such as identity theft restoration services and cell phone protection, through **Momentum Plus Checking**¹. If you're looking for the premier, top-of-the-line experience, **Prime Checking** offers benefits unavailable with any other checking account, such as unlimited check writing and a discount on the first year of opening a safe deposit box².

Then again, if you're focused on getting the greatest dividend possible, you'll want to consider **High-Yield Checking (HYC)**, where the more you use your debit card, the higher the dividend you can earn each month. And that's before you consider the fact that HYC accountholders can open special certificates of deposit (CDs) with higher-than-normal interest rates³!

Plus, with our three youth/young adult checking accounts and our two business checking accounts, there is an ITCU checking account for anyone wanting to try something new! Stop by your local branch, or visit www.itcu.org to get started with the option that is best for you!

¹See www.itcu.org/momentum for complete account details and associated benefit requirements; ²Safe deposit boxes not available at all ITCU branches and availability subject to change; ³Rates subject to change; see www.itcu.org/hyc for current HYC CD options.)



Low-Mile Vehicles. Extra-Mile Service.



FREE CARFAX® REPORTS

7-DAY BUYBACK***

You can preview their great selection of quality used vehicles at enterprisecarsales.com.

¹Vehicle access is based on vehicles owned by Enterprise Holdings and its subsidiaries and affiliates for rental use.

^{*}Limited Powertrain Warranty begins on the vehicle purchase date & extends for 12 months or 12,000 miles, whichever comes first. Coverage runs concurrently with manufacturer warranty. Restrictions apply. See a Sales Consultant for details. ^{**}Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) & its affiliated clubs in the U.S. & Canada. Some limitations & restrictions apply. ^{***}For a period of 7 days after the date of purchase or 1,000 miles beyond the odometer reading at purchase, whichever comes first, the vehicle may be returned for the exact price originally paid minus a \$200 restocking fee, (as allowed by law). Restrictions apply. See a Sales Consultant for details. Used vehicles were previously part of the Enterprise rental fleet and/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo, Enterprise & Enterprise Certified are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2021 Enterprise Car Sales. K05246_CS Strategic Partners Newsletter CERTIFIED 3.21

Enterprise Car Sales® provides customers an exceptional car-buying experience, including competitive, transparent pricing on a high-quality inventory of cars, SUVs, trucks and vans equipped with today's top tech and features. Readers and ITCU members can visit the Enterprise Car Sales website to shop their inventory and start their purchase online. And to provide customers with greater peace of mind, each Enterprise vehicle is thoroughly cleaned between every test drive and backed with their Complete Clean Pledge – learn more at www.enterprisecarsales.com/public-notice/.

The Enterprise Car Sales professional Sales Consultants are here to help you find the right vehicles for your needs in a relaxed atmosphere. It's an approach that puts customers at ease and earns their team praise.

Enterprise has access to more than 500,000 vehicles¹. That means they have access to a wide variety of 1- to 3-year-old used vehicles, which are hand-selected for sale at their dealership and back with a comprehensive benefits package.

In addition, Enterprise Car Sales offers customers the following benefits, and more:

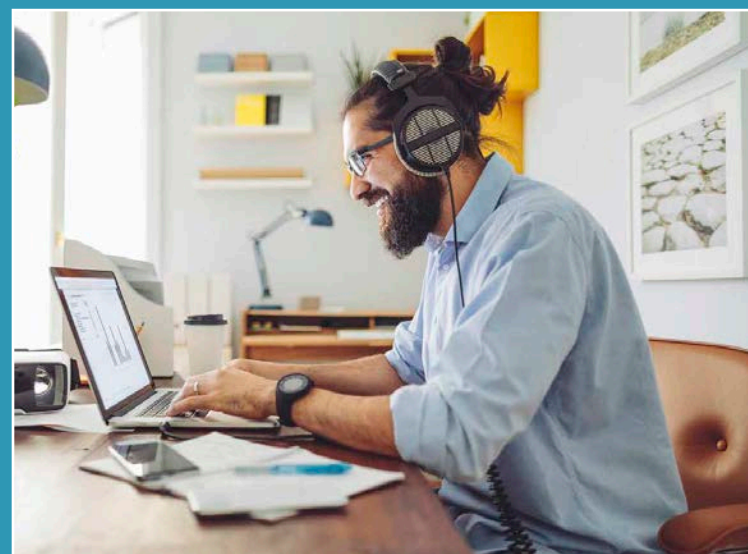
12-MONTH / 12,000-MILE LIMITED POWERTRAIN WARRANTY*

ENTERPRISE CERTIFIED™

12-MONTH ROADSIDE ASSISTANCE**



IHC Specialty Benefits Available for ITCU Members



Navigating the health insurance maze can be very difficult. To help assist you with these challenges, ITCU has made it easy for you to talk to qualified professionals who can help you decide what works for you and your family through a no-cost, personal and confidential consultation with licensed health insurance advisors from IHC Specialty Benefits.

There are numerous reasons to utilize these consultative services:

- Do you have a dependent turning 26 years of age?
- Have you recently lost health insurance coverage?
- Is someone in your house turning 65, or is eligible for Medicare?
- Do you want to shop for a better price or alternative benefits?

The good news is you do not have to go it alone.

Licensed agents at IHC Specialty Benefits will take the time to explain your options and answer your questions. There is no rushing you through the process, no cost nor obligation to purchase.

In addition, you have a unique opportunity to review your health insurance needs outside of the annual enrollment period. This Special Enrollment Period is happening now through Saturday, May 15, 2021!

For assistance, please visit the InTouch Credit Union Benefits website, <http://intouch.ihcaffinity.com>, or reach out to us at 1 (844) 593-0786.

(Be sure to look for additional IHC Specialty Benefits communications in the coming months. We will have more exciting information to share soon!)