

Your Feedback Matters!
ITCU welcomes all member feedback, be it through member reviews or posts on our social media accounts. Visit www.itcu.org/feedback and share your story!

CHANGES TO FUNDS AVAILABILITY

Effective Wednesday, July 1, 2020: the amount made immediately available on checks not subject to next day availability will increase from \$200 to \$225. It will increase from \$5,000 to \$5,525 for exception holds on large deposits, new accounts, and for the threshold for determining a repeat overdraft. Read our complete Funds Availability policy at www.itcu.org/fundsavail.

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.

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.

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: tud.texas.gov.

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Third Quarter 2020

ONEtoONE

Working for you and your financial well-being.



IN THIS ISSUE

- 2 InTouch with Your World
- 2 Zelle®
- 3 Home Loan Center
- 4 Important Notices



HOLIDAY CLOSURES

Independence Day – Friday, July 3rd
Saturday, July 4th
Labor Day – Monday, September 7th

A Commitment to your Safety and our Service

At the time of this newsletter, the effects of the COVID-19 pandemic continue to resonate throughout the country, and across many nations around the world. The impact has been significant, both from an economic point of view and in terms of how companies operate. Business operations have been changed to accommodate the delivery of services virtually or remotely, and new best practices have been implemented with regards to both employee and customer safety. While all companies, including InTouch, continue to adjust to the new normal, ITCU remains committed to providing the same level of service members have come to expect and need as we navigate these challenges together. The following are some of the ways your InTouch team has responded to COVID-19 in recent months:

- Beginning in March, we offered a new, low rate Relief Aid Loan¹. These loans were designed to provide financial assistance to members affected by COVID-19 through job loss or by other related issues.
- Lobby hours were switched to an "appointment-only" model. This decision was made to allow members to be served, as needed, and better manage foot traffic by allowing us to follow mandated social distancing guidelines.
- Branches are routinely cleaned on a daily basis and after visitor interactions, and our PFAs have access to gloves and masks. InTouch will continue to service onsite members through appointments into July before evaluating any possible service changes. Members can call our Member Care team, at **(800) 337-3328, option 5**, to schedule an appointment at their branch or take care of most transactional needs performed in the branch. To accommodate making branch appointments when offices are closed, we will be introducing a new online appointment option soon.

- As cyber thieves and scammers seek to take advantage of consumers during these times, we continuously update our Fraud Tips & Alerts page on our website to include reminders about some of the more common tactics these criminals are using.
- Throughout the months of April and May, our team worked to ensure our Mobile and Online Banking² options were up to date and ready to serve those members who opted for a digital way to do their banking. From remote deposit capture to contactless payments, our Mobile and Online Banking platforms are safe, reliable and an easy way to do your banking with ITCU whenever it is most convenient for you. (Additionally, we are proud to announce a new payment service available to our Mobile and Online Banking users – please see the Video Spotlight on the following page for more information.)
- Additionally, our business services team approved many Paycheck Protection Program (PPP) loans to help our business accounts take advantage of the Small Business Administration (SBA) program for the benefit of their employees.

If there is one conclusion the year 2020 has made clear on numerous occasions, it is change drives change, and we cannot be resistant to it if we are to continue providing the service our members and communities need and deserve. InTouch Credit Union will continue to develop products and services that align with our members' needs and will always have your safety and well-being at the top of the list of our priorities.

(¹Loans subject to approval, with full requirements to read at www.itcu.org/relief-aid; ²See www.itcu.org/mobile and www.itcu.org/onlinebanking for details on services available, as well as any associated fees.)

InTouch with Your World

Traditionally, consumers can expect to find a good deal when car shopping during specific times of the year: end-of-year sales when dealerships want to move inventory, or holiday weekends when special discounts are offered. During the current pandemic, however, reports have found the average savings to be about 10 percent below the manufacturer suggested retail price¹. This makes it an ideal time to buy, even for those members who may have had prior credit challenges. Check out our Fresh Start Auto Loan, especially designed for that need. Loans can be applied for in seconds by visiting www.itcu.org/fs-auto.

Usually, now is the time when families are in the midst of their summer vacations, but due to COVID-19 concerns, many are opting for other alternatives to flying to a vacation destination. Road trips are proving to be a popular alternative, with a recent survey showing that more than a quarter of respondents are planning to hit the road² to get away from it all this summer. If the open road is in your future and you're not sure your cash needs can be met while traveling, remember that your InTouch membership allows you to enjoy some of the more common financial services at a Shared Branch location. With more than 5,500 locations throughout the country, you're sure to find a Shared Branch destination during your trip. (See www.itcu.org/locator for additional details.)

(¹"Now May be the Right Time to Buy a New Car," Consumer Reports®, Benjamin Preston, May 12, 2020; ²"Post-Pandemic, You're More Likely to Take More Road Trips," Car and Driver, Roberto Baldwin, June 6, 2020)

*(*Loans subject to approval.)*



Home Loan Center Gets a Makeover — Now Better than Ever!

If you have been to the ITCU.org website recently, you may have noticed a new icon on our homepage taking you to a new and improved Home Loan Center. We have revamped our mortgage program and are proud to announce that real estate and mortgage services will now be supported by Member First Mortgage, an organization focused on credit union members and their mortgage needs.

This new online resource allows members the chance to determine a personal rate quote*, review frequently asked questions concerning the mortgage process and apply online in minutes. Visitors can also learn more about our team of loan officers they will be in contact with throughout their mortgage experience. (We will also have more information to share in the

coming months, including details on a Home Advantage program for members to enjoy.)

If you're looking to refinance your existing home, or buy a new one, you owe it to yourself to check out our Home Loan Center today!

*(*Loans and rates subject to approval; see www.itcu.org/mortgages for complete details.)*



zelle®

Video Spotlight: Zelle® now Available for ITCU Members

The convenience of Mobile Banking is an excellent benefit for members looking to manage their finances on their own time, and now the banking on-the-go experience is about to be even more engaging: InTouch Credit Union is proud to announce Zelle is now available for members to send money to people they know, only requiring the recipient's phone or email address*. Members who log into their Mobile (or Online Banking) accounts will now notice a new way of sending money to others quickly and easily (and without a fee) through Zelle!

To learn more, visit our website and watch these videos: www.itcu.org/zelle or www.itcu.org/mobile.

*(*See www.itcu.org/zelle for complete details, including Frequently Asked Questions and feature overviews.)*

itcu.org

Enjoy the Great Rates and Even Better Benefits of an ITCU Credit Card

ITCU members with credit cards know they can enjoy an awesome rate¹ and no annual fee. But did you know that is the just the tip of the benefits iceberg for credit card users?

Whether you use our Platinum Mastercard® or our Platinum Rewards Mastercard®, you can take advantage of a variety of great features², such as identity theft restoration services and even reimbursements for lost or damaged cell phones.

If you have a smartphone, the benefits also extend to your virtual wallet, as ITCU credit cards can be used with Apple Pay® and Google Pay™. And, with the MobiMoney™ app, you can control how your card is used, and set up transaction alerts to ensure you always know what's going on with your card. Visit the app store for your phone for both of these great card management tools.

(Don't forget, Platinum Rewards users also earn points for spending, where points can be redeemed for eGiftCards, appliances and more!)

If you are a credit card-using member of InTouch, you might already know all about these benefits. But if you're not a

card-carrying member yet, visit www.itcu.org/choose-your-card and apply for your ITCU Mastercard today!

(¹Rates subject to approval; ²See www.itcu.org/choose-your-card for a complete list of benefits and additional requirements.)



800.337.3328, Option 5