



**Stay InTouch with the CO-OP Network**

ITCU participates in the CO-OP Shared Branch Network, giving you 30,000+ credit union locations across the nation to do the most common financial transactions!

**ACCESS TO DOCUMENTS**

Members may request a copy of InTouch Credit Union's updated Bylaws and 990 Reports by emailing [reports@itcu.org](mailto: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 <http://www.itcu.org/about/news/annualreports>.

**eTAX FORMS**

ITCU is reminding readers that if you are signed up for eStatements, you are also automatically enrolled to receive electronic tax forms for 2018.

**PRIVACY POLICY**

We care about your privacy. Our privacy policy explains how we collect, use and safeguard your personal information. (Available on <https://www.itcu.org>.)

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



**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](mailto: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@itcu.org](mailto:complaints@itcu.org), Website: [www.cud.texas.gov](http://www.cud.texas.gov).



Fourth Quarter 2018

# ONEtoONE

Working for you and your financial well-being.



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**Is Less More? Not with an ITCU Debit Card**

We've all heard the expression that "less is more," and often, that is true. However, when it comes to providing value in the form of the ITCU debit card, more is always better!

To start, if you have a checking account with ITCU, you have access to a Mastercard® debit card that you can use wherever Mastercard is accepted — like the more than 40 million places around the world and online, but there's more.

Our Momentum One/Plus and Prime Checking users can earn cash rebates for using their debit card on qualifying purchases\*! Through the Ampre rewards website, users can create an account, review available offers (with more regularly added) and start earning cash back on their purchases!

Other services our debit card users can enjoy include the Masterpass™ option to complete online and retail (tap and pay) transactions without needing to provide a card number, and MobiMoney™, a mobile app that allows users to manage their card's activity by applying spending limits

**Two More Donation Drives Planned for 2018!**

The credit union spirit of "people helping people" has been a major focus for the ITCU family throughout the year, with the summer months allowing us to hold our most successful donation drive in the history of the credit union! Thanks to the efforts of our members, community volunteers and staff, ITCU provided nearly 20,000 meals to our local food banks!

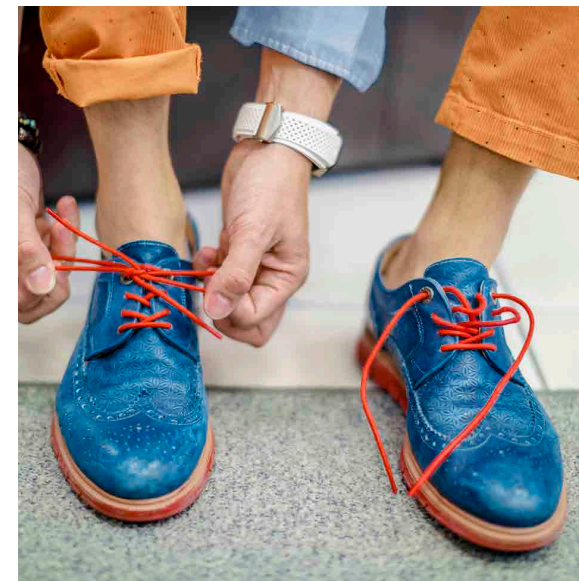
ITCU is hoping to build on this excellent achievement with not one but two more drives before 2018 is out:

- October is Breast Cancer Awareness Month, and the ITCU team will be collecting donations, along with

or suspending the card's use if it ever goes missing or you leave it somewhere by accident.

With rebates to earn and services to enjoy, an ITCU debit card proves that more options can mean more value!

(\*Visit <https://www.myampre.com/> for full Ampre rewards details; See <https://www.itcu.org/debit> for all requirements, offers and services available.)



participating in a matching drive of our own. Keep your eye on the [itcu.org](http://itcu.org) website, or visit your local branch, for more details in October.

- As the holiday season begins, we will be collecting toys for our annual Toys for Tots<sup>SM</sup> Drive starting this November! Last year, ITCU was able to gift more than 220 toys — can we beat last year's record? We can with your support!

(For the latest community news, visit <https://www.itcu.org/outreach>.)



**HOLIDAY CLOSURES**

- Columbus Day – Monday, Oct. 8<sup>th</sup>
- Veterans Day – Monday, Nov. 12<sup>th</sup>
- Thanksgiving Day – Thursday, Nov. 22<sup>nd</sup>
- Christmas Eve – Monday, Dec. 24<sup>th</sup>
- Christmas Day – Tuesday, Dec. 25<sup>th</sup>
- New Year's Day – Tuesday, Jan. 1<sup>st</sup>, 2019

## Do Not Open Until...October 31? Holiday Club Savings are Almost Here!

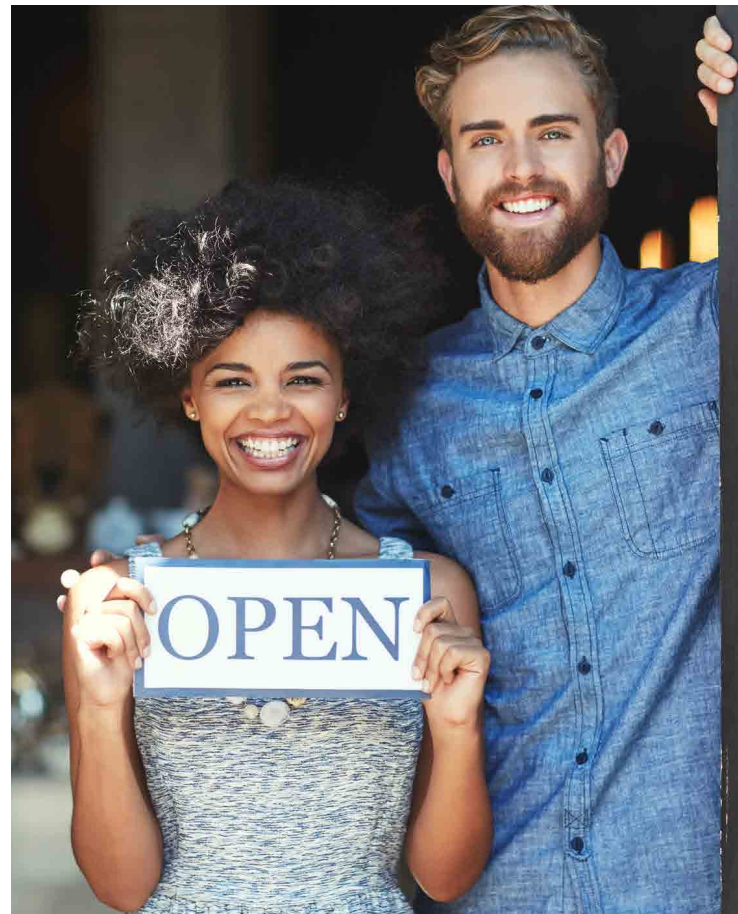
From now through the remainder of the year, there will be no shortage of occasions to celebrate, events to attend and presents to buy. Fortunately, for our Holiday Club Savings accountholders, your holiday savings balances will soon be available, helping you make the season bright(er)!

Holiday Club balances will be available on October 31, and the option to start saving for next year will begin on November 1.

But even if you do not have a Holiday Club account, or if you are unfamiliar with this program, now is the perfect time to start planning your savings strategy for next year and alleviate some of the stress that comes with budgeting for those end-of-year expenses. You can set up automatic deposits to your Holiday Club Savings throughout the year (Nov–Oct)!

If you make an annual to-do list, and you check it twice, you'll want to add "enroll in Holiday Club Savings on November 1" to make the most of this seasonal savings account!

(\*See Fee Schedule for fee and related disclosures. No partial withdrawals. Prior to October 31, Holiday Club withdrawals must be made for the full account balance; a fee may be imposed for early withdrawal. If withdrawn early, further deposits cannot be made into the account until November.)



## For Business Needs, Look to ITCU Business Services

Do you have an idea for the next "great" business opportunity? Are you looking for a way to grow your current company? If so, ITCU Business Services can help! Our team of professionals can answer your questions and get you started with a loan\* for everything from commercial vehicles to lines of credit. With thousands of business members already onboard, ITCU Business Services wants to be your business partner, too!

(\*Loans subject to credit approval, accounts subject to approval. Complete Business Services product details and descriptions may be found at <https://www.itcu.org>, or by calling 214-291-1721.)



## Video Spotlight: Trends

Do you know what's popular today with our Online Banking users? Trends. But aside from being a pattern that lots of people follow, Trends, in this case, refers to our free personal financial management tool found in Online Banking. The easy-to-navigate tool puts users in control of their budgeting goals, assets/debts, transaction histories for all aggregated accounts, and more. If you have a checking account with ITCU, you already have access to Trends, and can start exploring your

options right now! If you want to learn more about Trends, or want a preview of what you can do, visit <https://www.itcu.org/trends> for an informative video overview.

(ITCU will be featuring a new video overview in this corner going forward for our readers to familiarize themselves not only with our products and services, but also some important money management reminders.)

## InTouch with Your World

- Looking for the best option for saving for a new car, home, or even retirement? We can help! Call us, or visit any branch, and we'll walk you through the options that suit your savings habits.
- Are graduates ready for adulting? Roughly 36 percent of young adults are considered "financially at risk" according to a recent money management study<sup>1</sup>. ITCU offers age-appropriate checking and savings products to better prepare them for the financial road ahead!
- Experts estimate there are about 2.53 billion smartphone users in the world today, and the number keeps growing each year<sup>2</sup>. Spend more time doing the things you love and less time worrying branch hours or waiting in line; use your smartphone and the ITCU banking app to check balances, transfer funds, or deposit a check with just a few clicks — 24/7 from wherever you are!

(<sup>1</sup>"Most Young Americans are Living on the Edge Financially," Alessandra Malito, MarketWatch.com, August 27, 2018; <sup>2</sup>"Smartphone Users Worldwide 2014-2020," ©Statista 2018.)

## 'Tis the Season to Apply for an Auto Loan

The end of the year brings many traditions, but there is one that (literally) puts many consumers into the driver's seat. Statistically, many auto dealers look to increase their sales before the calendar year ends, and that usually allows for more sales to buyers eager to start the New Year with a new set of wheels. ITCU has a number of resources our members can consult for the best deal possible before purchasing their next car.

Our loans for new and used cars carry flexible terms to help you hit the road with ease, and our free website Auto Loan calculator can help you accurately determine how much car you can comfortably afford. And, with the InTouch Credit Union Car Buying Service powered by TrueCar®, you can browse local dealer inventory at thousands of locations, including new and used\* automobiles, saving you the time and hassle of searching for your next ride!

(\*Used car discounts not available in all states; Loans subject to approval; apply online at [itcu.org](https://www.itcu.org), or visit your local branch.)

