

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!

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

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

Federally insured by NCUA. Equal Housing Lender.



ETAX FORMS REMINDER

ITCU is reminding readers that if you are currently signed up for eStatements, you are also automatically enrolled to receive electronic tax forms for 2020.



Fourth Quarter 2020

ONEtoONE

Working for you and your financial well-being.



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More than Just a Name: Value Checking

We all make dozens of choices each day. From what to wear, to what to cook, where to park or even what to listen to while driving. As a member of InTouch Credit Union (ITCU), you even made the choice of where to do your banking (and we're glad you chose us!) but have you made a checking choice yet? We have a Momentum account with many included value-added services which save you money by not having to purchase them separately, and we offer High-Yield Checking for those looking for a better interest rate, but if you were looking for only the essentials, we didn't offer that option...until now.

ITCU is proud to introduce Value Checking, a new option for those who are looking strictly for the fundamentals of a checking account. Members with a Value Checking account can still enjoy the use of a Mastercard® debit card, free access to our Online and Mobile Banking apps, and the feature-rich, free personal financial management tool, Money Management;

but Value Checking earns its name in one important way:

There is no monthly service fee for Value Checking.

If you've been waiting or looking to find an account that (literally) has "value" in its name, this is the account for you. Open yours online at ITCU.org, call our Member Care team, at **(800) 337-3328, option 5** for assistance, or read more at www.itcu.org/value-checking.

Checking Changes Coming Soon for Some Members

We are excited to introduce some changes to some of our checking accounts over the next few weeks! Members that currently have an E-ssential, Fresh Start, Regular or Simplicity Checking Account should receive a letter informing them of these changes. If you have not received a letter by October 26, please contact us via this link, www.itcu.org/contact-us, or call Member Care at **800-337-3328, option 5.**

Make your List and Check it Twice - Our Holiday Loan is Coming Soon!

While this year has certainly been one to remember, or rather, one to forget, ITCU would like members to remember one annual event before we flip the calendar pages. Our annual Holiday Loan* will once again be available for members looking to enjoy an extra bit of spending money to make the seasons bright(er). We will have complete details on the ITCU.org website in November, so start making those end-of-year shopping lists now!

(*Loans subject to approval.)



HOLIDAY CLOSURES

- Columbus Day - Monday, Oct. 12th
- Veterans Day - Wednesday, Nov. 11th
- Thanksgiving Day - Thursday, Nov. 26th
- Christmas Day - Friday, December 25th
- New Year's Day - Friday, Jan. 1st, 2021



InTouch with Your World

• Have you heard about Zelle®? It's an easy way to send and receive money to your friends and family, and it has proven to be quite the popular service in 2020. According to a recent report, more than \$500 million has been sent and received worldwide through Zelle in the first half of the year!¹ ITCU members can see what Zelle is all about by using our mobile app to have access to the service, or by visiting www.itcu.org/zelle to learn more.

• Throughout 2020, small businesses have seen an unprecedented amount of challenges. The U.S. Small Business Administration estimated earlier this year

that there are 31.7 million small businesses across the country, employing approximately 60.6 million people². Please remember that our ITCU Business Services team is available to assist our small business members, from offering checking account options to providing a variety of loan* types. Contact our team by visiting www.itcu.org/business-loans today to learn more.

(¹"8 Tools for Sending Money to Family and Friends Fast," Kevin Payne, Forbes.com, September 3, 2020; ²"2020 Small Business Profiles For The States And Territories," Office of Advocacy, May 20, 2020, Advocacy.sba.gov)

*(*Loans subject to approval.)*



Offering Solutions in a Socially Distanced World

More than ever, the concept of "staying connected" is essential. Zoom calls are great for keeping up with everyone from family to coworkers, while social media makes catching up with friends a breeze.

ITCU will not send you a Friend Request, but we can keep you connected with your accounts and our staff as we continue to navigate these uncertain times together. Here are just some of the ways we are available to assist our members:

- Online and Mobile Banking platforms are available 24/7 for you to pay bills, review account history and much more.
- Online loan applications are available via the ITCU.org website, allowing you to apply for vehicle loans, credit cards, home loans and more in seconds.
- Online appointments can be set up 24/7. This service

started in June and more than 8,000 appointments have been booked since then! (You can book your appointment by finding your local branch page at www.itcu.org/locations.)

And, there are still more positive changes coming! We will soon be debuting a new ITCU.org website to streamline navigation and make browsing more intuitive. We will also be introducing online chat as another way of contacting one of our professionals for assistance.

No matter the changing environment of our world, ITCU will continue working for you and your financial well-being!

(As a reminder, please ensure your browsers and smart devices are using the latest versions of any applicable software, and update where appropriate for the best service.)

Video Spotlight: Explore the Convenience of Contactless Payments

For many of us, 2020 has been a year where we have had to step out of our comfort zones and embrace change. And, for probably just as many of us, change is something we typically do not enjoy.

The good news is that at least some of the time, change can be beneficial once we get used to it, such as the idea of contactless payments, via Apple Pay® and Google Pay™. ITCU is proud to support contactless payment options across Apple and Android™* devices, allowing our members to simply tap their phones at payment terminals at their favorite stores and restaurants. You can learn more by watching our helpful video at www.itcu.org/mobile, and start enjoying the convenience of contactless payments today!



*(*Android is a trademark of Google LLC.)*

Holiday Club Reminder: Funds Available Soon

Did you know ITCU offers an account where members can make regular contributions throughout the year to build a savings balance, and then use it for end-of-the-year expenses? It's called a Holiday Club account, and the annual payout is coming soon. Those who participated during the current year will want to mark their calendars for Saturday, October 31, 2020. All Holiday Club funds will become available on that day!

(No Holiday Club account? No problem. Visit www.itcu.org/holiday-club and learn all about this unique savings opportunity. You can even start saving for next year's Holiday Club account as soon as November 1!)

