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## HOLIDAY CLOSURES

Independence Day	Friday, July 4
Labor Day	Monday, September 1



## The Corner Office: Surviving Financial Uncertainty

One of the most reliable aspects of today's economic and cultural environment is change. Typically, we humans have the capacity to embrace and accept slow, incremental change. However, when change is viewed as unintended, abrupt, and/or unexpected, reactions to it can be quite extreme and severe. Further, our various "life and career paths" can fluctuate the speed in which we adapt to different environmental, financial, or cultural adjustments; and our "self-view" can greatly affect our physical and mental outlook about the future. Although we likely can't help every member resolve all their immediate financial concerns, InTouch Credit Union is here to help members mitigate and adapt to unexpected changes in their economic and financial circumstances. If anyone finds themselves apprehensive about their current financial status, try following one or more of the steps below.

First, try to relax and breathe. There are few situations where more anxiety helps to produce better results. Try to remember that your current predicament may be new to you, but more likely than not, the Credit Union has assisted other members in similar situations. We can't guarantee a positive solution or outcome in every situation, but we have helped many members over our 50+ years of service get through some trying times.

Next, "purchase patience versus rushed emotional decisions" typically improves the quality of future financial options, similar to knowing the difference between a "need" and a "want." In today's instant gratification society, slowing down to think about purchase decisions along with financial priorities can be greatly beneficial. More importantly, making every attempt to keep your "financial" word is a key factor in the positive creation and maintenance of your personal "financial brand." When funds are tight, the ability to understand the negative consequences certain short-term purchases can make to "keeping up appearances and lifestyle choices" thereby causing you to break existing promises and your "financial word" will definitely be worth the effort and/or sacrifice. Several credible studies have shown that consumers that keep their financial commitments **as promised** save between \$125,000 and \$500,000 in lower borrowing costs and interest payments over their lifetimes.

Lastly, why worry about things of which we have no control? For example, we can't speed up or slow down our next birthday from arriving, nor can we know exactly how much rain will fall next week (if any). In fact, a few sage prophetic words come to mind..."Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own."

Opportunities frequently appear to become available when the focus is on today and the financial decisions we **DO** control, and the Credit Union is here to help you through uncertain financial times!



## Share the (ITCU) Love and Get Rewarded!

Competitive lending rates. Checking accounts for all ages. Small business services. There's a lot to love about ITCU and the perks you can enjoy with your membership. Now, we want to show our appreciation and reward you when you share your love of ITCU!

Look for a new prompt in the bottom left corner of the InTouch website inviting you to "Refer a Friend" (or family member) – We're not just thanking members with our words; we're putting our money where our mouth is and rewarding members that refer us to their friends and families \$25 for each one that opens a qualifying ITCU checking account. (\*They will each also earn \$25 when they complete the account opening requirements.)

The process is simple, and as long you know your friend's or family member's email address, you can get started in less than a minute! Your referred members get to enjoy the perks and benefits of an ITCU membership, and you get a \$25 Mastercard® gift card! (That means if you successfully refer six members, you'll earn \$150 in gift cards while each referred member will earn a \$25 gift card of their own.)

At ITCU, we've always loved our members but now we can do more than just say it. Share the love and we'll share the dough!

(\*Complete requirements may be found on our website at <https://www.itcu.org/refer>.)



## Low Rates and No Payment for 60 Days All Summer for Auto Loans



It's a conversation that not everyone looks forward to having: Has the time come to upgrade your car? Aside from the costs, the searching and the headaches, it's especially tough if you've given your car a name. How are you going to come to terms with replacing Herbie or Christine or whatever name you've given your current ride? Put those concerns aside because ITCU's got you covered!

Right now, for a limited time, we're offering an auto loan opportunity<sup>1</sup> that's tough to beat:

- New and used auto rates starting as low as 5.49% APR<sup>2</sup>
- Enjoy no payments for 60 days

Yep, you read that correctly; **that's two full months without having to worry about a car payment!**

Already have a vehicle in mind? Awesome—you can apply right away and get things rolling.

But if you're still browsing? No worries. Before you apply online, check out the InTouch Auto Finder—it's like your personal car shopping assistant. You can search real-time inventory from dealerships all over the country, narrow down your options, go on a "virtual test drive," and more. It makes finding the perfect car super easy (and actually kinda fun).

Whether you're shopping now or just starting your search, take advantage of this limited-time offer while it lasts. It only takes a few minutes to apply, and you could be cruising in your new (or new-to-you) car before you know it. (By the way, we also offer competitive mechanical breakdown policies, GAP, and discounted auto insurance through two great partnerships. Visit [ITCU.org](https://www.itcu.org) for more information.)

Ready to hit the road? Apply today at <https://apply.itcu.org>

(<sup>1</sup>Loans subject to approval and rates subject to change; not all vehicles may qualify for this offer – see <https://www.itcu.org/dream-car> for complete details. <sup>2</sup>APR is Annual Percentage Yield.)



## Enroll, Earn, Redeem... and Get Cash Back!

Rewards programs can over-promise and under-deliver, but did you know ITCU debit and rewards credit cardholders have access to a rewards platform that emphasizes choices? You can choose to redeem points for gift cards, apply earned points towards your Amazon.com purchases, or even receive **cash back**.

You choose when you use uChoose Rewards®<sup>1</sup>!

But to choose those rewards, you've got to earn points, and that's as easy as opening a checking account, enrolling your new debit card in the uChoose program, and tapping or swiping your card for purchases. From filling up with gas to finalizing your utility bills for the month, each qualifying transaction will earn points. Current point payouts are as follows:

Card Type	Points Per \$1 Spent
Debit Card (Consumer or Business)	0.5 Points
Platinum Rewards Credit Card <sup>2</sup>	1 Point
connect! Credit Card Mastercard®	1.75 Points
Business Rewards Credit Card	2 Points Up to 50K Annually (1 Point After)

**And we know what you're thinking, and yes, you absolutely can: If you have an ITCU checking account with a free debit card and an ITCU rewards credit card, you can enroll *both cards and combine their points* in uChoose Rewards!**

Enrolling in uChoose Rewards is free and the choice is yours for what to redeem your points for. Choose to use uChoose Rewards and start earning points today!

(Need a debit card or looking to open an ITCU connect! Credit Card Mastercard®<sup>3</sup>? Visit [www.itcu.org](http://www.itcu.org) or reach out to our staff at 800 337-3328 for assistance.)

(<sup>1</sup>uChoose Rewards is a registered trademark of Fiserv, Inc. <sup>2</sup>No longer offered. <sup>3</sup>Subject to approval.)

## Reminder: Add "Visit a Shared Branch Location" to your Summer Vacation Itinerary

Pitstops and tourist traps are two of the most common impromptu destinations on any road trip, but there's a third one that can provide additional benefits aside from a bathroom break and a souvenir T-shirt.

With more than 5,000 participating locations and 30,000 surcharge-free ATMs around the nation, you're never too far away from Shared Branching services. You'll be able to make deposits/withdrawals, complete transfers and more at any participating Shared Branch just like you would at your local ITCU.

(For additional information, please visit <https://www.itcu.org/locator> to take advantage of our Shared Branch Locator Tool to find the nearest branch or ATM near you.)







### CHANGES TO FUNDS AVAILABILITY

Effective Tuesday, July 1, 2025: The amount made immediately available on checks not subject to next day availability will increase from \$225 to \$275. It will increase from \$5,525 to \$6,725 for exception holds on large deposits, new accounts, and for the threshold for determining a repeat overdraft. An updated Funds Availability policy will be available on our website, at [www.itcu.org](https://www.itcu.org).

### 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; 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@tud.texas.gov](mailto:complaints@tud.texas.gov).

Website: [www.cud.texas.gov](https://www.cud.texas.gov).

Federally insured by NCUA. Equal Housing Lender.

### 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>.)

### 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 <https://www.itcu.org/resources/news>.

### 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](mailto:barb.holman@itcu.org), for a volunteer application and information packet.

