

One to One

InTouch
CREDIT UNION
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FIRST QUARTER 2026

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HOLIDAY CLOSURES

New Year's Day:
Thursday, January 1, 2026

Martin Luther King Jr. Day:
Monday, January 19, 2026

President's Day:
Monday, February 16, 2026

The Corner Office: Coming Soon... a New Delivery Channel For You...

We are at the "dawn" of a new age. By early fall 2026, it is projected that InTouch Credit Union (ITCU) will have more members living outside of Texas than within the state. By mid-2027, it is highly likely that ITCU will have more members living in locations (i.e., states and countries) without a local ITCU branch in its adjacent neighborhood. In other words, the total number of members living in Texas, Michigan, and Nevada (where we operate physical branch locations) will be less than 50% of ITCU total membership. Now more than ever, ITCU members rely on secure, encrypted, intuitive technological solutions to conduct most of their banking transactions. So, it should come as no surprise that ITCU continues to build on its Electronic Data Systems (EDS) legacy that focuses on service improvements, digital convenience, and cutting-edge affordability.

Beginning in January 2026 (and throughout the first half of 2026), ITCU will launch a series of technology enhancements to better secure your account information while simultaneously making it easier to do business with us. Relying on today's most secure components of modernization, the new communications platform will include a new 24/7 interactive voice assistant (Iva) and an upgraded chatbot to provide smarter, more conversational interactions. Iva is a 24/7 phone-based virtual assistant that will help you with questions and banking tasks at any time, day or night. She will offer fast self-service support to reduce or eliminate "on hold/wait times," and will support retrieving account balances, CD maturity dates, dividend rates, loan balances, loan interest rates, same day loan payoff amounts, next loan payment dates, and transaction history data including transfers between accounts owned by you.

We are introducing Iva because once again you spoke and we listened. The results from ITCU's Annual 2025 Membership Survey confirmed your preference to use Digital Banking as the primary method for conducting business with ITCU. When asked, you stated you never have plans to visit an ITCU branch location (38.6%), or if you must, once a month or less (47.5%) is more than enough. As a result, investing in enhanced delivery methods that meet the primary banking needs of over 86% of the membership makes sense. However, we also recognize there is a difference between meeting a need and delivering what you need, when you need it.

Despite achieving a 20-year record-high service satisfaction rating in the 2025 survey, we know we can do better. In 2026, we plan to do just that!



A Taxing Story: Capital Gains and Losses

Chris Rock once remarked, “You don’t pay taxes – they take taxes.” That applies not only to income but also to capital gains.

Capital gains result when an individual sells an investment for an amount greater than their purchase price. Capital gains are categorized as short-term gains (a gain realized on an asset held one year or less) or long-term gains (a gain realized on an asset held longer than one year).

Keep in mind that the information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation.

Long-Term vs. Short-Term Gains

Short-term capital gains are taxed at ordinary income tax rates. Long-term capital gains are taxed according to different ranges (shown below).¹

Tax Bracket/Rate	Single	Married Filing Jointly	Head of Household
0%	\$0 - \$49,450	\$0 - \$98,900	\$0 - \$66,200
15%	\$49,451 - \$545,500	\$98,901 - \$613,700	\$66,201 - \$579,600
20%	\$545,500+	\$613,700+	\$579,600+

It should also be noted that taxpayers whose adjusted gross income is in excess of \$200,000 (single filers or heads of household) or \$250,000 (joint filers) may be subject to an additional 3.8% tax as a net investment income tax.²

Also, keep in mind that the long-term capital gains rate for collectibles and precious metals remains at a maximum of 28%.³

Rules for Capital Losses

Capital losses may be used to offset capital gains. If the losses exceed the gains, up to \$3,000 of those losses may be used to offset the taxes on other kinds of income. Should you have more than \$3,000 in such capital losses, you may be able to carry the losses forward. You can continue to carry forward these losses until such time that future realized gains exhaust them. Under current law, the ability to carry these losses forward is lost only on death.⁴

Finally, for some assets, the calculation of a capital gain or loss may not be as simple and straightforward as it sounds. As with any matter dealing with taxes, individuals are encouraged to seek the counsel of a tax professional before making any tax-related decisions.

- 1. IRS.gov, 2025
- 2. IRS.gov, 2025
- 3. IRS.gov, 2025
- 4. IRS.gov, 2025

The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright FMG Suite.



InTouch Credit Union 2026 Annual Meeting Notice, Board Nominee Bios Now Available

Nomination and Election Process

ITCU will hold its 2026 Annual Meeting at 6:00 p.m. (CT) on Friday, April 17, 2025, at the Dallas/Plano Marriott at Legacy Town Center, located at 7121 Bishop Road in Plano, Texas. The meeting will take place in the Pecos Room.

The Nominating Committee, appointed by the Chairperson of the Board of Directors, has nominated one member for each board position to be filled in accordance with ITCU bylaws. The bylaws also stipulate the election will not be conducted by ballot when there is only one nominee for each position to be filled, and nominations from the floor are prohibited during the meeting. As a result, the election will not be conducted by ballot unless a qualified nomination is made by official petition and received prior to the nomination deadline. There are three, three-year term nominees slated for the election: **Jodie Robinson**, **Michael Gallo** and **Theresa Tschirky**. A brief statement of qualifications and biographical data for each nominee has been included in this notice.

Further nominations may be made by official petition signed by 500 eligible members, 18 years of age and older. Official petitions may be obtained by contacting Barb Holman, Executive Assistant, InTouch Credit Union, P.O. Box 250169, Plano, Texas 75025, or by phone, at (214) 291-1776. Only members who are 21 years of age or older, and are in good standing with the Credit Union, are eligible for nomination. Official petitions must include each signer's name, member account number, address, and telephone number. Official petitions must be accompanied by a signed statement from the nominee that he or she is agreeable to the nomination and will accept the office, if elected. The petitions should also include a brief statement of qualifications and biographical data.

Official petitions must be filed with the Secretary of the Board of Directors at InTouch Credit Union, P.O. Box 250169, Plano, Texas 75025 no later than 5:00 p.m. (CT), Wednesday, February 11, 2026, which is the closing day for receiving nominations by petition. If any official petitions are filed by the allotted date and time, the Secretary shall issue a printed ballot, an electronic ballot, or a notice of ballot to be sent to members eligible to vote. The instructions will include the names of all candidates and a brief statement of qualifications and biographical data. Results of the election shall be determined by plurality vote and announced during the Annual Meeting.

Nominee Biographies

Jodie Robinson, 10 years Board and Advisory Director capacity, is a retired IT Executive, working in the IT industry for 38 years. While holding various leadership roles, Jodie worked for global organizations including, but not limited to, EDS, Capgemini, Perot Systems, Sabre, and Dell. He was nominated twice for Black Engineer of the Year honors and received special recognition from the Black Data Processing Association of America for involvement in mentoring young professionals. Jodie attended Oklahoma State University at Okmulgee and is a graduate of the United States Air Force Police Academy. He is also a graduate of the Albuquerque Technical Institute where he majored in Data Processing & Computer Sciences. Jodie is the former Chairman of the Board of New Mount Zion Baptist Church Credit Union (which merged into ITCU in 2015), and has served on the ITCU Board since 2016, most recently as a member of the Asset/Liability Committee.

Michael Gallo, 6 years Board and Advisory Director capacity, is an Attorney at Ford Motor Company. He previously worked at General Motors for eight years as a Portfolio Manager, Project Manager, Senior Business Analyst Manager, and Senior Technical Analyst. Michael worked at EDS/HP for 21 years holding positions that included Systems Engineer, Director of Technology, Program Manager, Consultant and Executive Support. He earned his Bachelor of Arts and Master of Business Administration from Marquette University. Michael also earned a Master of Science in Computer and Information Systems, and a Juris Doctor from University of Detroit Mercy. Michael serves on a Character and Fitness committee for the State Bar of Michigan. He began ITCU board service in 2020 and serves as a member of the Policy, Cybersecurity, Audit, Asset/Liability, 401(k) Trustees, and Mergers & Acquisitions committees.

Theresa Tschirky, 31 years Board Director capacity, and prior to her retirement as a Senior Principal in the Client Program Management at CSC, worked at EDS/HP for 35 years holding a number of leadership positions and supporting a wide variety of clients and industries. She began working with healthcare clients in Washington, Oregon, California, and Vermont, before joining the team supporting GM in 1984. She managed a variety of GM units before rising to become the President of the GM Manufacturing and Advanced Engineering Strategic Business Unit (SBU). Theresa earned a Bachelor's Degree in Mathematics from Eastern Washington University and has been a member of ITCU since 1977. She has served on the Board of Directors since 1995 and most recently as a member of the Audit and Compensation committees. Theresa is the current Chairperson of the Audit Committee.





ITCU Wraps Up 2025 with Another Year of Charitable Results

All eyes are facing forward as the ITCU team looks to make 2026 a year to remember. However, after the excellent 2025 the Credit Union experienced, we'd like to take a brief moment and recap some of the outstanding results you allowed us to make possible:

- Thanks to the continued efforts members like you make through our "You and Us. Fighting Hunger Together." initiative, ITCU has now officially raised more than \$279,000 in our fight against food insecurity.
- More than \$600 worth of toys were purchased as part of our first "virtual Toybox" campaign with the Toys for Tots® organization.

From all of us at ITCU, thank you for your continued generosity, support and membership. Because you make results like these possible, you truly are "MAD"- or "making a difference."

IMPORTANT NOTICES

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 <https://www.itcu.org/news-resources/news/annual-reports>.

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>.)

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.

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.

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