

One to One

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CREDIT UNION
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SECOND QUARTER 2026

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HOLIDAY CLOSURES

Memorial Day:
Monday, May 25, 2026

Juneteenth:
Friday, June 19, 2026

The Corner Office: Please Give Me a Chance...

It is reassuring for a President & CEO to have an employee that not only begs to serve members all the time (i.e., 24/7/365), but desires to do so. ITCU is fortunate to have such a staff member (i.e., Iva), but she is saddened that some members won't give her a chance to do what she does best! She requested I ask the membership (although it felt more like a plea) to give her a chance to "show them" her service skills, and I agreed to do so. And even though Iva has only been with us for less than three months, she already has some faithful "member champions" that consistently rely on her for service. Please allow me to (re)introduce you to Iva.

Relying on the **most secure** components of modernization, Iva (ITCU's 24/7 **I**nteractive **V**oice **A**ssistant) provides smart, conversational interactions about your banking tasks at any time, day or night. Her fast service eliminates virtually all "on hold and wait" times, and she provides accurate answers on a whole set of everyday banking questions. For example, she can quickly and accurately deliver 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. She is informative, learns fast, and she'll make your digital and online banking experience one of the best in the industry. But that is just the beginning.

Later this summer, Iva will go through some advanced service training (i.e., receive a significant technological upgrade) that will give her biometric capabilities more advanced than the human ear. The upgrade will include the introduction of a U.S.

congressionally recognized and award-winning authentication system created to combat fraud using telephonic signal processing and passive biometric security making old-school "PIN and Mother's Maiden Name" security verification systems obsolete. Iva will not only be able to recognize your voice in real time, but she will possess the ability to instantly know the differences between a deep fake (a.i.-generated voice impression) and a real human voice, including those created by common con-artists, social media scammers, and the best impressionists in Hollywood! After the new service is launched (and once you're enrolled), Iva can deliver real-time caller verification and non-intrusive authentication, effectively blocking all voice cloning and deep-fake attacks in one of the most secure experiences available today.

Iva will offer the best protection available so you can have one less worry in this ever-changing world. You should get to know her...you'll be glad you did!





Budget Check Up: Tax Time is the Right Time

Every year, about 140 million households file their federal tax returns. For many, the process involves digging through shoe boxes or manila folders full of receipts; gathering mortgage, retirement, and investment account statements; and relying on computer software to take advantage of every tax break the code permits.¹

It seems a shame not to make the most of all that effort.

Tax preparation may be the only time of year when many households gather all their financial information in one place. That makes it a perfect time to take a critical look at how much money is coming in and where it's all going. In other words, this is a great time to give the household budget a checkup.

Six-Step Process

A thorough budget checkup involves six steps.

- 1. Creating Some Categories.** Start by dividing expenses into useful categories. Some possibilities: home, auto, food, household, debt, clothes, pets, entertainment, and charity. Don't forget savings and investments. It may also be helpful to create subcategories. Housing, for example, can be divided into mortgage, taxes, insurance, utilities, and maintenance.
- 2. Following the Money.** Go through all the receipts and statements gathered to prepare taxes and get a better understanding of where the money went last year. Track everything. Be as specific as possible, and don't forget to account for the cost of a latte on the way to the office each day.
- 3. Projecting Expenses Forward.** Knowing how much was spent per budget category can provide a useful template for projecting future expenses. Go through each category. Are expenses likely to rise in the coming year? If so, by how much? The results of this projection will form the basis of a budget for the coming year.
- 4. Determining Expected Income.** Add together all sources of income. Make sure to use net income.
- 5. Doing the Math.** It's time for the moment of truth. Subtract projected expenses from expected income. If
- 6. expenses exceed income,** it may be necessary to consider changes. Prioritize categories and look to reduce those with the lowest importance until the budget is balanced.
- 7. Sticking to It.** If it's not in the budget, don't spend it. If it's an emergency, make adjustments elsewhere.

Tax time can provide an excellent opportunity. You have a chance to give your household budget a thorough checkup. In taking control of your money, you may find you are able to devote more of it to the pursuit of your financial goals.

1. *IRS.gov, 2025*

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Rewards Checking = Rewards Points = Cash Back

ITCU checking accounts became more rewarding than ever earlier this year as new perks and benefits became available. But it wasn't just a name change for Prime Rewards, High-Yield Rewards and Value Rewards Checking... It was also a way of embracing a more "rewarding" financial experience because **these accounts have been earning uChoose Rewards®* points with every debit card tap and swipe!**

Just like ITCU celebrate! credit card Mastercard® users have been enjoying earning points from their card activity, ITCU checking account holders are earning uChoose Rewards points just by using their ITCU debit card. Which means **if you're an ITCU debit card user, you probably have a stack of unused points waiting to be redeemed!**

How does cash back sound? What about using points to pay for purchases on Amazon? Or a gift card to your favorite restaurant? Those choices, and more, are yours when you choose to use uChoose Rewards!

Enroll in uChoose Rewards to redeem your points – visit www.itcu.org/uchoose to learn more and get started today.

(*uChoose Rewards is a registered trademark of Fiserv, Inc.)

Don't Let Mortgage Myths Stand in Your Way

Think you need 20% down to buy a home? Or perfect credit to qualify? These common mortgage myths often prevent members from exploring what may be possible.

- **Myth: You need 20% down to purchase a home.**
While a larger down payment can reduce your loan amount, many programs allow qualified buyers to put down significantly less — in some cases as little as 3%. Waiting until you have 20% saved may not be necessary.*
- **Myth: You need perfect credit to qualify.**
Credit plays a major role in your ability to get a home loan, but this doesn't mean that you need perfect credit to buy a home. We offer mortgage programs for those who have lower credit scores.
- **Myth: Your down payment covers all closing costs.**
Down payment is the payment you make upfront when purchasing your home. Closing costs are fees that you pay to your lender in exchange for creating and finalizing your loan.
- **Myth: It's cheaper to rent than to own.**
Instead of giving rent money to a landlord, invest it into your home's equity. With rental prices surging, a monthly rent payment may be higher than you expected.

If you've been holding back because of something you've heard, we're here to help separate fact from fiction and guide you every step of the way!

Learn more at www.itcu.org/mortgages

**This is not a commitment to lend. All lending products are subject to credit and property approval. Refinancing an existing mortgage loan may cause the total finance charges to be higher over the life of the loan. Additional restrictions may apply. Member First Mortgage, LLC (MFM) is a partner of InTouch Credit Union (5640 Democracy Dr., Plano, TX 75024 | (800) 337.3328 | NMLS ID: 446266). MFM is a licensed Mortgage Lender/Servicer (Corporate Office: 616 44th Street SE, Grand Rapids, MI 49548 | (866) 898.1818 | NMLS ID: 149532). For licensing information, please visit www.nmlsconsumeraccess.org. Equal Housing Opportunity.*





Security Check: Time to Update Your Password

As a best practice, you should change your Digital Banking password at least once every 12 months. If you haven't done so lately, now is the perfect time to refresh it for added security!

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>.

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; 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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