

One to One

InTouch
CREDIT UNION
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THIRD QUARTER 2026

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HOLIDAY CLOSURES

Independence Day:
Friday, July 3, 2026 &
Saturday, July 4, 2026

Labor Day:
Monday, September 7, 2026

The Corner Office: *Nobody's Perfect, but "Integrity" Still Matters 250 Years Later!*

As we prepare to celebrate the 250-year anniversary the Great U.S. Experiment began, I strongly believe character, decency, and honor still matter at societal and individual accountability levels. Using human history as a guide, there's no example shortage of rising and falling empires; and to borrow a phrase from ESPN's Chris Berman, it appears that American citizens keep validating our imperfection by "*rumbling, bumbling, and stumbling*" collectively towards a more perfect union. Nevertheless, and despite the abundance of agonizing episodes experienced throughout our country's *less than perfect* history, we apparently keep choosing to "learn things the hard way" because of our deep-seeded human desire to belong to *something*, and our willingness to embrace an ample supply of fear or courage to make it happen!

The older I become, the more I admire the courage it took President Franklin Roosevelt to famously state: "So, first of all, let me assert my firm belief that the only thing we have to fear is fear itself — nameless, unreasoning, unjustified terror which paralyzes needed efforts to convert retreat into advance." He understood that fear is a powerful motivator; and when you combine it with misinformation and uncertainty, the human desire to belong and "be right" will create environments that make it acceptable to ignore stated values and long-held beliefs, and be willfully uninformed in order to feel connected to the desired group.

There was a time in this country where the "golden rule" almost always took precedent over selfish behaviors. Today, a large swath of the country has

openly embraced the "me first before anyone else" agenda. Rest assured, the ebb and flow of history will eventually produce the evidence (and necessary courage) needed to course correct once again, because those two fundamental attributes (fear and courage) represent the "glue" that keeps America moving forward notwithstanding our numerous self-inflicted wounds. Eventually, America will remember the written word, "It is more blessed to give than to receive."

Like America, InTouch Credit Union continues to evolve. We are not perfect, but **WE continuously strive** to always put your collective interests before our own. As technology expands, adapts, and changes, we recognize we must courageously do the same while protecting your personal information and financial interests. We're actively building a Credit Union where you can access what you need, when you need it, 24/7/365; and we're in the process of adding a large number of new products and services to help you manage your financial life in a way that better supports the rest of it. You owe it to yourself to check us out again. We think you'll be surprised at what you find (especially over the coming year).

Happy 250th Independence Day!



Enjoy Summer Savings with a 0% APR¹ Balance Transfer!

If the dog days of summer are dragging you down, you may want to consider taking advantage of our current balance transfer offer:

Move your higher-interest balances from other financial institutions to an ITCU credit card and enjoy six months of no interest¹!

If you've got one of our celebrate! or connect! cards, or one of our legacy platinum cards*, you can make some savings moves now! But even if you don't have one of our cards, you can apply for one online² in minutes and still enjoy the intro balance transfer rate!

(¹APR is Annual Percentage Rate. After introductory period expires, a variable rate will apply based on creditworthiness; see www.itcu.org/credit-cards for rates and applicable balance transfer fees. ²Subject to approval.)

*(*No longer offered.)*

Your Next Car is Waiting for You

Is it time to find a new vehicle to take you on your next trip? Do you have a young driver needing a new-to-them car? What about a recent graduate looking for a new or used set of wheels to get them started on the next leg of their journey?

If your next car is waiting for you, ITCU is ready to help you find it.

For a limited time, you can apply¹ for a new/used auto loan with rates as low as 5.24% APR² and no payment for 60 days!

You can use the InTouch Auto Finder to begin your search right from your living room, letting you browse real-time inventory at hundreds of dealerships across the nation, go on "virtual" test drives, and more. Whether you're just starting to look or have a particular ride in mind, you can visit www.itcu.org/auto-finder and get that much closer to your next vehicle.

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

(And if you're looking for something bigger like an RV, or more weekend-friendly like a boat or a motorcycle, ITCU offers loans for those, too! Find out more by visiting www.itcu.org/vehicle-loans.)

(¹Loans 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. ²APR is Annual Percentage Rate.)





See the Sights, Stop By a Shared Branch Location

The summer months were made for road trips, and road trips are at their best when you stop to take in the local sights. National monuments, famed landmarks and even those kitschy tourist traps all have their places of importance, but there's one other destination to keep in mind as you travel:

Because ITCU participates in the Shared Branch Network, you're never too far from any of the 5,000 locations around the country where you can conduct your basic financial transactions.

You can visit <https://www.itcu.org/locator> and use our Shared Branch Locator Tool to find the nearest branch or ATM by wherever your travels take you.

Treat Yourself with Rewards Checking

Earlier this year, ITCU revamped our checking accounts to make them more rewarding. Literally.

Maybe you're looking at the no monthly service fee Value Rewards Checking. Or perhaps you want to enjoy the highest possible monthly dividends available thanks to High-Yield Rewards Checking. Or, you want the premier Prime Rewards Checking account which has additional perks and benefits included at no additional cost and that no other account offers.

Whatever you choose, each checking account also has access to uChoose Rewards®* through your ITCU debit card. Points are earned with the very first purchase made with the card but in order to redeem them, you'll have to enroll in the program. Those points can then be redeemed for cash back or gift cards, or, perhaps best of all, used to pay for purchases on Amazon.com!

It's your choice on what you redeem with uChoose Rewards. Treat yourself today with any one of the three ITCU Rewards Checking accounts!

And don't forget, connect! credit cardholders can also enroll in uChoose Rewards. If you've got a connect! card and an ITCU debit card, **you can combine uChoose Rewards points earned from both cards!** That's twice the way to treat yourself using your ITCU cards!

Explore our checking account options at www.itcu.org/checking and open your account online in minutes!

(Questions or need assistance? You can contact us online at www.itcu.org/contact, or call the Contact Center at 800 337-3328.)

*(*uChoose Rewards is a registered trademark of Fiserv, Inc. Not applicable to HSA debit cards or ATM cards.)*



Reminder: The Holidays are Almost Here!

Okay, not really; the holiday season is still months away. But if you're looking for some extra spending money for those end-of-year expenses, you still have time to open your Holiday Club Savings Account and start earning 5x more interest than our traditional savings account between now and November! Find out how at <https://www.itcu.org/holiday-club>.

IMPORTANT NOTICES

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>.)

AVOID ACCOUNT ESCHEATMENT REMINDER

Perform at least one financial transaction per year or contact us to let us know you want to keep your account open to keep your accounts from becoming dormant, therefore avoiding the account escheatment process. Per applicable state law, dormant accounts must be escheated to the state treasury department as unclaimed property. Don't allow this to happen to your accounts! Perform at least one simple financial transaction (e.g., deposit, withdrawal, transfer, etc.) each year to keep your account active!

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.

Federally insured by NCUA. Equal Housing Lender.

