

One to One

InTouch
CREDIT UNION
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FOURTH QUARTER 2025

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HOLIDAY CLOSURES

Columbus Day:
Monday, October 13, 2025

Veterans Day:
Tuesday, November 11, 2025

Thanksgiving Day:
Thursday, November 27, 2025

Christmas Day:
Thursday, December 25, 2025

The Corner Office: Show Them You Know Them™

InTouch Credit Union (ITCU) is on the cusp of embarking on its most adventurous effort to-date to serve its members. Beginning in October and over the next twelve months, ITCU will start showcasing features of our new strategy, **"Show Them You Know Them™"**. This process is designed to customize and personalize digital service delivery "leaving no stone unturned" to serve you in the manner you prefer.

Our ultimate goal is to "get to know you" and your financial goals **so well** that virtually every digital and/or mobile notification, email, or text message will be customized to deliver only the items for which you have an interest, and/or only contain products or services to help you achieve your financial aims and goals. Our goal is to not only digitally communicate with you in the manner that you prefer but evolve our understanding of your objectives so that we are proactively helping you achieve them 24/7/365.

Therefore, going forward, member loyalty to ITCU will pay greater benefits than ever before:

- A new "relationship pricing" program will be launched that will provide even larger price discounts, premiums, and benefits to members based on the number and type of ITCU products used. In addition, special offers will accompany specific products that you won't be able to get elsewhere. Look for product details and upcoming pricing information on itcu.org.

- Next, say "Hello" to Iva. She will soon launch as ITCU's virtual assistant on both itcu.org as well as our Digital Banking platform. She is smart, informative, learns quickly, and she'll be

able to answer questions 24/7/365 to make your digital and online experience the best in the financial industry.

- Lastly, we've invested in systems designed to really get to know you, your likes, and how we can assist you in both your daily and long-term financial livelihoods. Similar to suggesting a new movie we think you'll like or recommending a purchase (at a discount) that will complement a previous one, soon you'll be able to receive digital notifications and alerts aimed at financial opportunities and benefits that are the most important to you.

Imagine, an institution that finally and proactively helps you succeed financially based on what you want! We plan to "show you" that ITCU will be the best financial partner you've ever had.



Estate Plans are Not Just for the Wealthy

If you think estate plans are only for those with big homes and bank accounts, think again. Estate plans are for everyone because most everyone wants a say in what happens to your money and property after you are gone.

And even if you are not wealthy, your financial professional can help you with estate plan strategies that can help preserve your assets if you want to leave money to heirs or important causes.

To reduce confusion and possible disagreements over your assets and wishes, now's the time to adjust your strategy by talking about estate planning with your financial professional.

Reach out to learn more at <https://www.intouch-lpl.com/contact>.

Your financial professional does not provide tax or legal advice. For such guidance, please contact your tax or legal professional.

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National Cybersecurity Awareness Month Encourages You to “Stay Safe Online”

For 22 years, the Cybersecurity & Infrastructure Security Agency (CISA) has been championing the need for all of us to be aware of our online activities. Criminals keep evolving their tactics and personal vigilance remains more important than ever. With October being National Cybersecurity Awareness Month, and “Stay Safe Online” being this year’s theme, ITCU would like to remind members of ways to keep their information safe, along with the methods ITCU employs to keep our members’ data secure.

- CISA is emphasizing “the core four” best practices to keep your personal data and online activities safe:

Use Strong Passwords, Turn On Multi-Factor Authentication, Recognize & Report Phishing, and Update Software. Members can dive deeper into these topics at the official CISA website, <https://www.cisa.gov/cybersecurity-awareness-month>.

- ITCU also has helpful online resources to consult, from the frequently updated Scam Alerts message to keep our members up to date on the latest criminal tactics, to a constantly updated database of fraud-related articles available to browse.

There are already enough spooky events that take place in October; don’t let cyberthieves scare you into compromising your information. Follow these tips and be sure to practice cybersecurity awareness throughout the year!

For questions, always reach out to the ITCU staff either online at www.itcu.org/contact-us, or by calling (800) 337-3328.



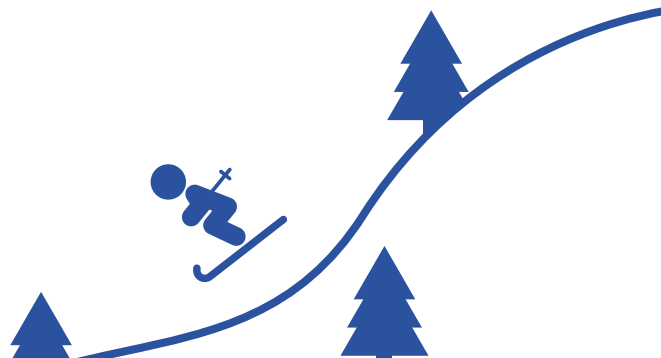
Get Ready, Holiday Clubbers: Your Funds Will Be Available!

There’s a popular sentiment saying that once you get to October, the year is over. Now, obviously, that’s not true since there’s another 90+ days on the calendar to go before any of us can shout “Happy New Year!” But the fact remains that time seemingly speeds up while costs rise, making extra funds always appreciated this time of the year.

But if you’re a Holiday Club accountholder, chances are good you’re looking forward to Friday, October 31, because that’s when those funds you’ve been putting aside all year will be available!

If you’re new to the ITCU Holiday Club, it’s one of our savings account options anyone can open and contribute to throughout the year before the funds become available at the end of October. It’s an excellent way to put aside some extra spending money to use for those holiday shopping lists, end-of-year bills or any other seasonal spends.

And, starting Saturday, November 1, all ITCU members are welcome to open their Holiday Club account for 2026! Head over to www.itcu.org/holiday-club to learn more and get started later this year!





Changes are Coming Soon to *One to One*

If you've been reading our *One to One* newsletter for a number of years, you may have noticed some changes with this issue. We will be continuing to tweak and adjust the content, layout and approach of *One to One* beginning in Q1 2026, and throughout the year ahead. Keep your eyes on your inbox for more changes soon!

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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