

One to One

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FOURTH QUARTER 2026

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HOLIDAY CLOSURES

Columbus Day:
Monday, October 12, 2026

Veterans Day:
Wednesday, November 11, 2026

Thanksgiving Day:
Thursday, November 26, 2026

Christmas Day:
Friday, December 25, 2026, &
Saturday, December 26, 2026

The Corner Office: Opportunities to Survive/Thrive in the Current Environment!

A short time ago, the Federal Open Market Committee (FOMC), the branch of the Federal Reserve (Fed) that sets U.S. monetary policy and short-term interest rates, hiked rates for the first time since July 2023. Unfortunately, several other data points are just as disturbing:

- Recorded U.S. Bankruptcy filings in July were 54,658, up 10.1% over July 2025, up 23% over July 2024, and the largest July since 2019
- The average 30-year fixed-rate mortgage is now around 7%
- The Prime Rate (the interest rate for the most creditworthy borrowers) is also 7%
- The U.S. inflation rate at mid-year is running around 3.4% and gasoline prices are roughly 25% higher than this time last year

While the current Middle East conflict and loss of oil supplied from the Persian Gulf are viewed by some (with political aspirations) as catalysts for the Fed rate hike, those factors were not the primary reasons why the Fed raised rates. The Fed raised rates because inflation has exceeded the Fed's inflation target of 2% for 62 consecutive months, the longest consecutive streak above the target since its adoption. So instead of placing blame or taking political sides, we believe embracing two proven economic strategies will help you survive and thrive this inflationary period until it starts to cool down and take the pressure off prices.

Strategy #1 – Solidify your Foundation

It has been widely reported that more than a third of Americans indicated they **could not** cover a sudden \$400 expense with cash or cash equivalents. Try to implement the following strategies to survive/thrive the current economic times:

- Pay mortgage/rent, utilities (power and water), food, and medicine before anything else
- Audit monthly subscriptions and trim all non-essential spending
- Start a fixed amount auto-deduction savings account with a goal to save 3 months of expenses (and then redirect the auto-deduction savings amounts to pay-off or pay-down all high-interest credit cards once the goal is achieved)

It is essential to recognize that taking care of you and your family's needs must come first.

Strategy #2 – Enhance your Cash Flow

These strategies are related to #1, but are slightly different:

- Buy generic brands and bulk staples to counter food and gas inflation
- Look for side hustles such as overtime, rideshare driving, or delivery work
- Stop/limit dining out expenses, coffee runs, and impulse shopping

In addition to the above strategies, ITCU has actively designed and launched several "free" products to help you manage cash flow better and save money. More free products are on the way over the remainder of 2026. You owe it to yourself to check us out again. We think you'll be pleasantly surprised at what you find.





Give the Gift of Smart Money Habits this Holiday Season

We've all been there before: You need to find a gift for a person who is "impossible to shop for." And if this person is a teenager or young adult, with their own teenage and young adult opinions and tastes, it can be even more challenging to find what they really want.

Giving money is almost always a reliable choice, but ITCU has a pair of better solutions in our Geared Up! (for members between the ages of 13 and 17) and On My Own (for members between the ages of 18 and 24) Checking/Savings accounts.

"Old school" gifts like vinyl records or cassettes may be cool, sure, but could a checking/savings account be *too* antiquated to be appreciated? Not when smart money habits **never** go out of style:

- These checking accounts can be opened with only \$5 and earn dividends at a higher rate than a regular savings account, while savings accounts in the form of Share Certificates of Deposit (CDs) only need \$250 to be opened and to enjoy higher than average dividends*.
- A free debit card Mastercard® is provided to accountholders.
- The free ITCU Digital Banking mobile app is available to keep 24/7 tabs on account activity, control spending, manage subscriptions, and more.

Take the stress out of shopping for those "impossible" individuals on your shopping list and consider a youth/young adult account at ITCU. It truly is the gift that keeps giving!

*(*Dividends earned and applicable rates subject to change.)*

You're Paying How MUCH for those Subscriptions?!

Forgot to cancel that streaming service after you binged the newest season of your favorite show? Is that "free" trial for that fitness tracker app you downloaded over and now you're paying for it? You're not alone, with many of us carrying upwards of seven monthly charges for similar services.

Fortunately, there's a smarter way to manage your everyday spending, and it's free within ITCU Digital Banking: Subscription Manager is your one-stop resource for tracking your subscriptions, canceling the ones you no longer need, and much more.

Log into Digital Banking today to get started – simply look for "Subscription Manager" in the "Financial Wellness" menu and you'll be ready to view and manage your subscriptions instantly. Take control of your subscriptions and your money today!

(For questions or assistance with Subscription Manager or Digital Banking, reach out to our team at www.itcu.org/contact-us.)

Do Your Part with “Securing the Next 250” for Cybersecurity Awareness Month

Earlier this summer, we celebrated the 250th anniversary of our nation, reminding all of us that greatness is not an overnight guarantee, and fortitude only comes through dedication and resilience. To coincide with this milestone, the Cybersecurity and Infrastructure Security Agency (CISA) is encouraging all of us to do our part in “Securing the Next 250” when it comes to building a digital future not just for America, but for the world.

Cybersecurity Awareness Month is every October, and while this year’s theme looks to the past to ensure the future, the reality is every one of us should maintain solid cybersecurity habits throughout the year:

- Use a strong and different password for any system you log into. Most platforms will ask you to change your password after a certain amount of time. When they do, don’t use the same password you previously had. (Even if not asked, it’s a good idea to change at least every 12 months.)
- Never write those passwords down, and never share them with anyone. (As a reminder, ITCU staff will **never** ask you for your Digital Banking password.)
- If you ever get a text message or email from someone you don’t recognize, do not respond and do not click on any links that might be shared. If it’s a company, look them up through a trusted source and get back to them using contact information you know is valid.

These are only a handful of tips to keep in mind, and our Fraud Preventions Tips page on our site has additional resources and recommendations to follow. Stay safe and stay cyber-aware!

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

Reminder: ITCU’s Balance Transfer Offer is a Holiday Hit

It’s beginning to look a lot like the perfect time for a Credit Card Balance Transfer Special! Sure, that last sentence may not roll off the tongue, but this offer is sure to bring some festive cheer to your spending:

Move a higher-interest balance from another financial institution to an ITCU credit card¹ and enjoy 6 months of 0% interest²!

Eligible credit cards include our celebrate! card with no annual fee, and our connect! card that enables users to enroll in uChoose Rewards^{®*}, a free rewards program that offers cash back and other perks! Not only that, but our Legacy Platinum³ and Legacy Platinum Rewards³ cardholders are eligible to enjoy this opportunity, too!

Make the most of this end-of-year special by visiting www.itcu.org/credit-cards.

(¹Subject to approval; ²After introductory period expires, a variable APR[^] rate of 10.75% - 17.75% will apply, based on creditworthiness. Balance Transfer fees apply: see www.itcu.org/fee-schedules for details. ³No longer offered.)

(*uChoose Rewards is a registered trademark of Fiserv, Inc.; enrollment required to use rewards points.)

([^]APR is Annual Percentage Rate.)





It's Holiday Club Time!

Save the date because if you're a Holiday Club accountholder, your funds you've been saving throughout the year will become available on Saturday, October 31! Put that extra spending cash towards your holiday shopping lists and remember: You can start saving with a new Holiday Club account for 2027 as early as Monday, November 2, 2026! Find out more at www.itcu.org/holiday-club.

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.cud.texas.gov.

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