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HOLIDAY CLOSURES

New Year's Day	Monday, January 2
MLK Jr. Day	Monday, January 16
Presidents' Day	Monday, February 20

The Results are In: ITCU Membership Elevates Charity Participation in 2022

At this time of the year, it's natural to reflect on what we accomplished (or didn't) the previous 365 days. Some of us kept our resolutions while many of us made it a solid two weeks before straying from those commitments. But through it all, the unwavering support of the ITCU membership and our communities resulted in some outstanding charitable totals across 2022.

At the start of last year, we launched our long-term hunger initiative with a goal of providing \$1 million to combat food insecurity in the communities we serve. "You and Us, Fighting Hunger Together." is a promise that allows members to be a part of providing hunger relief to our partnering food banks simply by doing what they already do. Every ITCU loan opened, and every transaction completed on an ITCU debit or credit card results in the credit union making a monetary donation to the food banks in our regions. With your support and transactional activity, the

ITCU membership helped donate over \$150,000.00 in our first year of the initiative!

And while these activities ran all year, the recent Toys for Tots® campaign that took place from November through December of 2022 brought similarly impressive totals. Your efforts and generous donations resulted in 320 toys collected this year! When added to our previous Toys for Tots® campaigns, members like you have donated nearly 2,000 toys!

From all of us with ITCU, thank you for another year of allowing us to not only serve our members, but reach our communities in ways we never could have on our own. Your support is appreciated, and we look forward to another year of even greater results!

(For more information on the partnerships and volunteer efforts ITCU coordinates in your community, visit our Outreach page, at <https://www.itcu.org/about/about-itcu/outreach>. To learn more about our hunger initiative, please visit <https://www.itcu.org/you-and-us>.)

Whether You want to *achieve!*, *celebrate!* or *connect!*, there's a Card for You

With a New Year comes new possibilities to change your approach to everything from eating habits to entertainment. If your resolution is to read at least one book a month or compete in the Iditarod, ITCU is probably not the right resource to consult. But if you're looking to add a new credit card¹ to your wallet, ITCU has three available with some exciting features!

For members looking to get started with perhaps their first card experience, our *achieve!* Credit Card Mastercard® is an ideal introductory choice. On the other hand, those members interested in the perks of competitive rates and an immersive rewards program might want to consider a *connect!* Credit Card Mastercard®.

The uChoose Rewards² platform that *connect!* cardholders can enjoy lives up to its name, as users can choose from a variety of offers on what to redeem their earned points

on. Swiping your card while out to eat, paying a recurring streaming service and all the other transactional activities you perform can earn you points to redeem for appliances, gift cards or even cash back!

What about members looking for a low-rate card that values interest savings above all else? ITCU has a reason for you to celebrate. Literally. Called the *celebrate!* Credit Card Mastercard®, it's a card that certainly lives up to its name with its interest potential.

To find out more about these cards and apply online¹, visit <https://www.itcu.org/credit-cards> and explore the card that is right for you!

(¹Subject to credit approval. ²uChoose Rewards is also available to all ITCU debit card Mastercard® users, too! Points can be combined for faster and better redemption options, too. Visit <https://www.itcu.org/uchoose> to learn more.)



It's the Perfect Time to Start a Holiday Club Savings Account

The wrapping paper may be shredded, the decorations have probably been returned to their corner in the garage, and most importantly, the visiting relatives have now left to go back from whence they came. No one wants to think about the holidays anymore at this point... but now is the perfect time to consider a Holiday Club Savings Account.

This special savings account allows you to make regular contributions throughout the year until October 31 when the funds become available for your end-of-year spending. Best of all, you can open this account today! Head over to <https://www.itcu.org/holiday-club> to learn more ahead of the next holiday rush.



I think it's time to start planning for retirement. Where do I begin?

Although most of us recognize the importance of sound retirement planning, few of us embrace the nitty-gritty work involved. With thousands of investment possibilities, complex rules governing retirement plans, and so on, most people don't even know where to begin. Here are some suggestions to help you get started.

First, set lifestyle goals for your retirement. At what age do you see yourself retiring, and what would you like to do during retirement? If you hope to retire at age 50 and travel extensively, you'll require a lot more planning than other people. You'll also need to account for basic living expenses, from food to utilities to transportation. Most of these expenses don't disappear when you retire. And don't forget that you may still be paying off your mortgage or funding a child's education well into retirement. You will also need to figure out how you will pay for health insurance until at least age 65, when you will be eligible for Medicare. Finally, be realistic about how many years of retirement you'll have to fund. With people living longer, your retirement could span 30 years or more. The longer your retirement, the more money you'll need.

Next, project your annual retirement income and see if that income will be enough to meet your expenses. Identify the sources of income you'll have during retirement, and the yearly amount you can expect to receive from each source. Common sources of retirement income include Social Security benefits, pension payments, distributions from retirement plans [e.g., IRAs and 401(k)s], and dividends and interest from investments. If you find that your retirement income will probably meet or exceed your retirement expenses, you're in good shape. If not, you need to take steps to bridge the gap. Consider delaying retirement, saving more money, or taking more investment risk.

This is just a starting point. The further you are from retirement, the harder it is to project your future income and expenses. You've heard before "People don't plan to fail, they fail to plan." If you're ready for a personal consultation to examine your current plan, consult with an ITCU financial professional today.

This article appears courtesy of CUSO Financial Services, L.P. (CFS L.P.). ITCU members can meet with one of our partnering advisors to discuss investments, retirements and more. Visit <https://itcu.cusonet.com/team/> to book your appointment today.*

*(*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA / SIPC) and SEC Registered Investment Advisor. Products offered through CFS: are not NCUA/NCUSIF or otherwise federally insured, are not guarantees or obligations of the credit union, and may involve investment risk including possible loss of principal.*

Investment Representatives are registered through CFS. The Credit Union has contracted with CFS to make non-deposit investment products and services available to credit union members.)



InTouch Credit Union 2023 Annual Meeting Notice, Board Nominee Bios Now Available

Nomination and Election Process

ITCU will hold its 2023 Annual Meeting at 6:00 p.m. (CT) on Friday, April 14, 2023, at the Hyatt Regency Frisco Dallas, located at 2615 Preston Road, Frisco, Texas 75034. The meeting will take place in the Sienna Room at this location.

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: **Theresa Tschirky, Michael Gallo, and Jodie Robinson**. 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 Administrative 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, Monday, February 13, 2023, 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

Theresa Tschirky, 28 years Board Director capacity, 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 InTouch Credit Union since 1977. She has served on the Board of Directors since 1995 with recent periods on the Audit, Compensation, and Nominating committees. Theresa is the current Chairperson of the Audit Committee.

Michael Gallo, 3 years Advisory Director capacity, is an Attorney at Erskine Law/Ford Motor Company. He previously worked at General Motors for eight years as a Portfolio Manager, Project Manager, Senior Business Analyst Manger, 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 started ITCU board service in 2020 and serves as a member of the Policy, Audit, Asset/Liability, and Mergers & Acquisitions committees.

Jodie Robinson, 6 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, with recent periods on the Policy, Asset/Liability, and Mergers & Acquisitions committees.





Reminder: New Year, New Password

As a best practice, you should change your Online Banking password at least once every 12 months. If you haven't done so lately, let the start of the New Year be the perfect excuse to do so!

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 www.itcu.org/news-resources/news/annual-reports.

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, option 5; 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.

AVOID ACCOUNT ESCHEATMENT REMINDER

Perform at least one financial transaction per year 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!

Federally insured by NCUA. Equal Housing Lender.

