



It's Never Too Early to Open a Holiday Club Account

Start your end-of-year savings today with a Holiday Club Account! Put aside funds between now and November and enjoy the flexibility later this year! (See www.itcu.org/holiday-club for more.)

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.

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>.)



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/resources/news>.

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.

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HOLIDAY CLOSURES

New Year's Day Monday, January 1
MLK Jr Day Monday, January 15
President's Day Monday, February 19

The Corner Office: Past and Future

In 2024, InTouch Credit Union (ITCU) will celebrate its 50th Anniversary in existence. Created to benefit employees of Electronic Data Systems (EDS), the Credit Union has grown far beyond our origins. Following the mandatory name change to "ITCU" shortly after EDS was acquired by HP, over the years the Credit Union also added members from the following former credit unions: First American Federal Credit Union, Ensign Federal Credit Union, Hospitality Federal Credit Union, Dr Pepper Employees Federal Credit Union, and New Mount Zion Baptist Church Credit Union. Together, we collectively survived the Great Recession, the COVID-19 Pandemic, and economic and political events of historic proportions. Members from these six collective institutions may make up the majority of ITCU members today; however, ITCU has continued to grow by becoming active and investing in the local communities that contain our physical branch locations (i.e., DFW, Las Vegas, and Detroit) while still serving members in all 50 states and over 20 foreign countries through digital and electronic means. Despite the demise of many of our foundational corporate sponsors, ITCU membership continues to thrive by placing the collective needs of the membership above all else. We plan to host three different celebration meetings (one in each regional market) to celebrate our 50-year success, because serving you is both our greatest passion and greatest challenge.

As I look back on "personal banking" over the last 50 years, the most fundamental changes have occurred over the last two decades. The introduction of personal banking via computers and digital devices has permanently changed the landscape of managing money. Nevertheless, and despite the technological advancements, "service" still remains the operative driver when delivering "financial services." The ability to use our professional expertise to help you meet your financial needs continues to be the most requested deliverable today. Understanding that requirement, we are very pleased to report that the annual expansive membership survey completed last month (e.g., sent to over 10% of the membership) experienced the overall highest membership satisfaction scores recorded in the last 20 years. That said, we still believe we can do better (and so does the Board and Executive Leadership Team). As a result, there are several future product and service enhancements scheduled for implementation in 2024.

The most important service improvement occurring consists of updating current online, digital, and mobile banking platforms in Q2 2024. We believe the new platform will be easier to use while adding enhancements for greater member customization and security against fraud. Look for more announcements during the first quarter. We will also launch the most entertaining, informative, and smart spending, savings, and investing platform in the market today created with the entire family in mind. We believe there is no time like the present to invest in your financial future and improve your chances of success. Lastly, we will update our communications platform using today's most trusted technologies to offer enhanced services 24/7/365. Our Contact Center, secure webchat, text chat, and video connection services will give you the freedom to get access to your financial information, better aligning with your schedule, not ours.

We made these investments because we never forgot why we exist. We are here to collectively work for you and your financial well-being. Thank you for an awesome 50 years. We look forward to many, many more anniversaries to come!



ITCU Records Another Memorable Year of Giving

As quickly as 2023 had arrived, it feels like it wrapped up just as fast. Yet one aspect remained consistent throughout the year as it always does, and that was the ability for our members, communities, volunteers and employees to help improve the well-being of those individuals living in our communities.

- More than \$150,000.00 was provided to our partnering food banks as part of our "You and Us. Fighting Hunger Together." initiative. Now entering its third year of activity, this multi-year campaign has provided more than \$300,000.00 in the fight against food insecurity!

- It's a tradition we look forward to every holiday season: ITCU's Annual Toys for Tots® Campaign once again delivered toys and gifts to our surrounding communities. More than 200 toys were collected in this year's event!

From all of us with ITCU, thank you for your generosity and support. Your response to our efforts to give back to the communities we serve is greatly appreciated. We look forward to doing more in 2024!



New Year, New You? You've got the Tools and Tips!

Get in shape. Watch less TV. Read more books. All of these are common resolutions in the New Year and have probably been abandoned before February by many of us. But a resolution that can (almost literally) pay off is to practice money management habits. And, if a financial resolution happens to be on your radar, ITCU is here to remind you we offer some helpful resources:

- The Money Management app within Online Banking is a great place to start. Set a budget, track spending and more.
- ITCU.org's library of more than 30 free calculators is instantly available for everything from comparing two share certificates of deposit, to planning for retirement.
- Stay cyber aware of scams with our Fraud Prevention Tips collection on our website. While updating your passwords every year is good advice, it's just the tip of the fraud prevention iceberg and this resource can help you keep your funds and personal information safe.
- And, of course, there's the ITCU team who can help you find the checking or savings account right for your needs. Make an appointment online to visit a local branch or contact us online to get started and make 2024 your year!

A New Online Banking Experience is Coming in 2024!

As previously announced in our Q4 2023 *One to One* newsletter, ITCU will be introducing a new Online Mobile Banking experience for our membership later this year. While we will have much more information to share in the weeks leading up to the launch, we have prepared a brief overview of what members can expect:

When will the new Online Banking platform be available?

ITCU will be launching the new Online Banking for our members in Q2 2024.

What should I do before the launch?

The best thing to do as we get closer to the launch would be to make sure your contact information within Online Banking is current and accurate. ITCU will be sharing news and updates in the weeks leading up to the launch, and we want to be sure you are kept in the loop. (Plus, making sure your contact information and phone numbers are accurate will help to minimize any potential service disruptions.)

What kind of changes can I expect from the new Online and Mobile Banking?

We're not quite ready to pull back the curtain on these upcoming features. But rest assured additional information will be shared to the ITCU.org website in the coming weeks!

The ITCU team looks forward to delivering a more comprehensive online banking experience to you soon. Please watch your inboxes and our website for more news between now and then!



InTouch Credit Union 2024 Annual Meeting Notice, Board Nominee Bios

Nomination and Election Process

ITCU will hold its 2024 Annual Meeting at 6:00 p.m. (CT) on Friday, April 5, 2024, at the Renaissance Hotel – Plano Legacy West, located at 6007 Legacy Drive, Plano, Texas 75024. The meeting will take place in the Windrose Rooms 2-4. All members in good standing are invited to attend and we will celebrate our 50th Anniversary with prize giveaways, too. (Must be present to win.) Look for more details soon.

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: **Jon H. Hardesty, Ph.D., R. Daniel (Dan) Crouse** and **John Roberts**. 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 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), Friday, February 16, 2024, 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

Jon H. Hardesty, Ph.D., 6 years Board and/or Advisory Director capacity, held various faculty and administrative positions with Collin College from 2005 before accepting his current role as Vice President of Academic Affairs. Jon earned a Bachelor of Science degree in Chemistry from Texas State University, a Doctoral of Philosophy in Chemistry (Computational Chemistry) from the University of Houston, and a Master of Business Administration (Finance) from Southern Methodist University. He started his ITCU board service as an Advisory Director in 2017 and has directly served as a member of the Policy, ALCO, Audit, 401(k) Trustees, and Nominating committees. He is currently the Chairperson of the Compensation Committee and Deputy Treasurer of the Board.

R. Daniel (Dan) Crouse, 18 years Board Director capacity, joined EDS in 1984 as an attorney in EDS corporate headquarters and later served as Contract Manager on the HPE contract with the Department of the Navy, HP's largest contract. While at EDS (n/k/a HPE), Dan served numerous business groups in his legal capacity, managed the HPE Legal office supporting the GM account in Southfield, Michigan; the Healthcare business unit supporting the Xerox account in Rochester, New York; and the County of San Diego, California account prior to his HPE retirement in 2015. Dan earned his Bachelor's Degree in Mechanical Engineering and Juris Doctor Degree at the University of Tennessee in Knoxville. He has been a member of ITCU since 1984, served on the board for 18 years, has directly served as a past member of the Compensation, M&A, Audit, and Nominating committees, and served as the Board's Vice-Chairperson. He is currently the Treasurer of the Board while also serving on the ALCO and 401(k) Trustees committees.

John Roberts, 11 years Board and/or Advisory Director capacity, held positions in oil and gas, as well as commercial banking, prior to joining HPE in 1990. While at HPE, John worked as a Systems Programmer and Manager, Regional Billing Manager in Australia, and Billing Manager on several large HPE accounts, which ultimately led him to join BT Americas in 2010 as a Director supporting the mobilization of large, complex account teams. John joined NTT DATA in 2016, where he is currently a Global Procurement Sr. Director. John earned a Bachelor of Business Administration – Finance degree from Loyola University New Orleans. John started his ITCU board service as an Advisory Director in 2013, became a Board Director in 2014, and has served as a member of the ALCO, Audit, Nominating, and M&A committees, as well as Board Secretary in 2015. He is currently the Chairperson of the Policy Committee and Vice-Chairperson of the Board.