

**DID YOU
KNOW?**



You and Us. Fighting Hunger Together.

ITCU is on a mission to donate \$1 million to local food banks. Learn how every ITCU loan you make and every card purchase you do will help our food banks serve our communities at <https://www.itcu.org/you-and-us>.

ACCESS TO DOCUMENTS

Members may request a copy of InTouch Credit Union 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. View our annual report at <https://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; 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.

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.

IMPORTANT!
INFORMATION!



Federally insured by NCUA. Equal Housing Lender.



IN THIS ISSUE

- 1 Cash!n CD
- 2 Money Fund
- 3 Financial Capability Month
- 3 Annual Meeting Reminder



HOLIDAY CLOSURES

Memorial Day	Monday, May 29 th
Juneteenth	Monday, June 19 th
Independence Day	Tuesday, July 4 th



Enjoy 4.00% APY* with our New 2-mo. Share Certificate!



ITCU members are enjoying some of the best rates in more than a decade, with our share certificates of deposit (CDs) offering something for everyone, ranging from 3- to 60-month terms. But what about those who may be concerned with locking into longer terms which limits the opportunity to take advantage of rising rates? Or those who don't particularly enjoy monitoring rates or the hassle of opening new CDs to get them? Wouldn't it be great to avoid those issues and just "set it and forget it?"

For those members, ITCU has you covered with the new Cash!n CD! This 2-mo. CD provides members the opportunity to enjoy a short-term CD and a great rate:

- Cash!n CDs can be opened for as little as \$1,000.00, for member and business accounts alike.

- The 2-mo. term ensures no long term commitments are necessary, allowing members the chance to take advantage of rate changes that much quicker.

- With auto-renew activated, you can take a break from constantly monitoring other rates and let your Cash!n CD get the then-current rate when the term is up.

- If you need to withdraw your funds, the Cash!n CD only charges a 15-day dividend penalty. (Other CDs typically carry a much larger penalty.)

For anyone who has ever second-guessed themselves on the possibility of securing a higher CD rate in the future, ITCU invites you to enjoy our newest CD option. "Cash in" now by opening one of our Cash!n CDs today! Stop by your local ITCU branch or reach out to the Contact Center at (800) 337-3328 to get started!

(ITCU members will soon have the ability to open CDs online from the ITCU.org website! Look for more information on this service option soon.)

*(*APY is Annual Percentage Yield. Rates subject to change at any time, without notice. Early redemption will affect earnings. For current rates visit <https://www.itcu.org/all-rates>.)*

High-Yield Checking is Pushing the Limits of Higher Dividends Up to 6.17% APY!

The wheels keep turning for our High-Yield Checking (HYC) accountholders. HYC members already enjoy exclusive access to HYC CDs that offer premium rates above regular CDs, but two recent changes make HYC an even stronger checking choice for those looking for the highest possible dividends:

- HYC rates are higher than ever for those who use their ITCU debit card as their primary payment choice! Enjoy up to a 6.17% APY based on monthly debit card spend!
- The maximum average daily balance "cap" to earn the highest rate was increased from \$30,000.00 to \$50,000.00! This gives members the ability to earn a higher rate now on an even higher balance!

(Continued on next page.)



Money Fund Accounts Now as High as 4.65% APY!

The flexibility and convenience of a Money Fund Account* that both pays a great dividend and remains liquid (no term requirement) makes it a great choice for many members.

Now, ITCU Money Fund Account rates are better than they have been in years, with the highest tier returning a 4.55% dividend rate and 4.65% APY!

(*Applicable fees can reduce earnings; see <https://www.itcu.org/fee-schedules> for full details.

Reminder: Keep Your Contact Information Up to Date for the Latest News, Offers

Did you hear about any of the seven webinars ITCU and its great partners have offered since the year began? Were you able to read up on the latest ITCU Quick Strike™ offers as they happened? Have you heard that Video Banking is coming soon?

All of these updates, and more, were all sent via email from ITCU (with the option for text coming soon). If you're missing out on our messages, please make sure your contact information is up to date.

If you need help updating your contact information, our Contact Center can help! Reach out to them at (800) 337-3328 and look for our emails in your inbox!



High-Yield Checking is Pushing the Limits of Higher Dividends Up to 6.17% APY! (cont.)

If you use your debit card as your preferred payment method, an HYC account could be the perfect checking choice for you. And all qualifying transactions paid with your debit card can contribute to your monthly spend and tier placement. Those streaming subscriptions or memberships up for renewal? Impromptu purchases for your child's classroom? Vacation bookings for when it's time to "get away from it all"? All of those factor into your monthly debit card spend with HYC.

Not only that, but HYC members can also enroll in uChoose Rewards®* and turn purchases and payments into points which can be redeemed for merchandise, gift cards and best of all – cash back!

To summarize, if you combine your debit card activity with uChoose Rewards **and** your HYC account, you could be **earning points and higher dividends!**

Every HYC checking also comes with getting paid up to two days early with a reoccurring electronic direct deposit set up, and not being charged non-sufficient funds fees.

If you're ready to push the limits of higher dividends, HYC is ready for

you! To learn more, visit <https://www.itcu.org/hyc>. To open an account, visit your local branch or reach out to our contact center at (800) 337-3328.

(HYC rates subject to change at any time, without notice.)

*(*Enrollment into uChoose Rewards® platform required to start earning points. For additional information please visit <https://www.itcu.org/uchoose>.*



ITCU Invites You to Celebrate Financial Capability Month!

No matter the day, there is always something to celebrate. We're not just talking about birthdays or anniversaries; there are national days for everything from coffee to capybaras. But one major monthlong celebration is happening throughout April: National Financial Capability Month!

Financial Capability Month is a 30-day celebration of wise money moves, practical financial activity and opportunities to learn more about the foundations of banking. And the best part about it is everyone can participate, no matter if you're 5 or 95! Wise money habits may start at a young age but there is no age limit on learning later in life!

And while responsible money habits should never be limited to just one month out of the calendar year, ITCU has a number of resources members can consult all Financial Capability Month (and throughout the rest of the year, too!):

- One of our most comprehensive resources is the Financial Awareness page on the ITCU.org website. Visitors can find our It's a Money Thing® Playlist, a collection of more than 30 animated videos tackling a wide range of financial topics from credit scores to side hustles, or a link to the ever-expanding library of Knowledge of Financial Education (KOFE) materials. KOFE resources include self-paced online modules on financial topics like budgeting or savings account types, and their interactive nature ensures participants put what they learn to the test. (See <https://www.itcu.org/financial-awareness> for more.)

- Did you know the ITCU.org website has a library of nearly 40 free calculators visitors can use? Broken down by auto, home financing, savings, retirement and debt categories, these calculators allow visitors to track their financial savviness across many different scenarios, like comparing



two auto loans or estimating social security benefits. (**Head over to <https://www.itcu.org/calculators> to get started.**)

- Of course, the ITCU team is available to assist with questions about our products and services. We also have a number of certified financial counselors who can help provide feedback on financially related matters. Stop by your local branch or make an appointment online to find out more from our team. (**Appointments and general inquiries can be made at <https://www.itcu.org/contact-us>.**)



How to Catch the 2023 ITCU Annual Meeting

On Friday, April 14, the 2023 ITCU Annual Meeting will take place. Members in good standing can attend the event at the Hyatt Regency Frisco Dallas at 6:00 p.m., or can attend via Zoom by registering their attendance* through our 2023 Annual Meeting webpage, <https://www.itcu.org/annual-meeting>.

If you cannot attend, a recording of the meeting will be available from this same webpage after the event, along with the 2022 Annual Report.

The ITCU team looks forward to sharing a recap of 2022 with our members!

(*Registration available only to ITCU members in good standing; registrations only available through 12:00 p.m. (CT) Friday, April 14.)

