



The next time you're on our website, chat with our new A.I. assistant, InTouie! You'll find him in the bottom right corner – click the chat icon and see what InTouie can answer for you!

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>.

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.

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HOLIDAY CLOSURES

Memorial Day Monday, May 27
Juneteenth Wednesday, June 19

The Corner Office: Ready to Rumble!

Those three words always seems to precede great anticipation and excitement of upcoming events. Starting this spring and repeating itself throughout the summer months, InTouch Credit Union (ITCU) is celebrating, and launching, exciting events that will introduce you to several new products and services that will likely change the way you think about banking and the value proposition that ITCU delivers.

First and foremost, ITCU is celebrating its 50th year as a credit union. We merged in a handful of other credit unions with older start dates, but the foundations of this Credit Union, formerly known as EDS Employees Federal Credit Union, began in 1974. Despite the rise and acquisition of EDS, the tragedy of 9/11, the Great Recession, COVID-19, and the massively fast interest spike that began in the fall of 2022, we are still here! We have a celebration planned at our April 2024 Annual Members Meeting, but we've already started to give away prizes, uChoose Rewards® points, and other benefits to mark the occasion. We'll also have celebration events in our two other regional headquarters in Las Vegas, Nevada, and in Auburn Hills, Michigan. You should try to join us if you can, but space will be limited.

Following the celebrations, we plan to upgrade our online and mobile banking platforms to the most secure, easiest to use version we've offered to date. Not only are the new platforms aesthetically pleasing to the eye, but they deliver the most intuitive way of banking we've ever offered. We think you'll love the change, so stay abreast for more information and announcements to follow in the coming days and weeks.

This summer, we'll launch the most robust financial literacy platform in the market today. The platform delivers awesome educational benefits through a fun social media type of experience for kids and adults of all ages. More importantly, the platform will specially provide a level of parental control and oversight not offered today: The ability to reward for education module completion, turn on/off debit card access based on standards you decide, and provide real-time financial literacy experiences to prepare for "financial adulting" like no other banking tool. We will combine this offering with a newly designed website that focuses on your interests and our existing offerings of Silvr (our Social Security and Medicare education platform), *Innovate!* (our budgeting and credit score improvement platform), and InTouie (ITCU's 24/7 chat virtual assistant). Together, all of these initiatives will provide you with the most resources we have ever offered to help improve your financial well-being and achieve your goals.

Lastly, we are pleased to announce that ITCU's Wealth Management partner is now part of LPL Financial (a Fortune 500 Company and the #1 Independent Broker Dealer in the United States as reported by *Financial Planning Magazine*). Their investment platform, research, and dedicated investment advisors will ensure ITCU members receive top-notch advice and service.

Now that the newness of 2024 has started to wear off, let's get ready to experience excitement and success like never before.

A New Digital Banking Experience is Coming Soon!

We first started talking about an evolution in our electronic banking two issues ago but we're closer than ever now to the launch of a new Digital Banking experience! Ahead of the new (and improved) system going live, please see the below reminders that will make signing into the updated platform as seamless as usual:

What is Digital Banking?

"Digital Banking" will be the new collective name for our mobile and online banking apps.

What Should I Do before the Launch?

Make sure your contact information is current in Online Banking and you know your Username/ID. In particular, you'll want to make sure the Mobile Phone number, under Profile Settings, you use to receive one-time passcodes is still accurate.

Will Existing Bill Payees or Scheduled Payments be Affected?

No. If you have Bill Pay set up, your current payees and scheduled payments will rollover during the conversion period. However, please note there will be a brief period where new bill payments cannot be set up. You can set up new payments again as soon as you have access to the new digital banking app.

What should I expect from the new Digital Banking App?

Aside from an easier-to-navigate interface, plenty! New integrated services, account aggregation services, a more robust remote deposit capture tool, the ability to set more alerts and push notifications, to name just a few features coming your way soon!

I have a Question not Answered Here

ITCU has prepared an online FAQ on our website, located at www.itcu.org/db-updates.

The ITCU team looks forward to bringing you this new Digital Banking experience soon! Please watch the ITCU.org website and your inbox for more information as we get closer to launch.



Extra Points Available when You Choose uChoose Rewards®!

What's better than getting points for using your rewards credit card? Earning even more rewards points by using your rewards credit card! For a limited time, when a connect! Credit Card Mastercard® is opened¹, a bonus of up to 20,000 uChoose Rewards® points will be added to the account²!

But what is uChoose Rewards? It's the points program ITCU debit **and** rewards credit cardholders can enroll in to earn points for transactions ranging from buying groceries to paying bills. Both card types can enroll in uChoose Rewards, meaning you can earn points that much quicker when you use both! And since points across both card types can be combined, your point totals will be that much higher when you redeem them for everything from gift cards to appliances and, best of all, **cash back!**

So, how can you earn up to 20,000 additional points? Well...

- If you open a new connect! credit card², you'll receive 10,000 uChoose Rewards points after enrolling!
- New connect! cardholders will receive an additional 5,000 points after making their first purchase²!
- Current connect! cardholders who have not enrolled in uChoose Rewards can earn a one-time 5,000-point bonus for enrolling!

Choose to use uChoose either by applying for your card or enrolling in the program today!

(uChoose Rewards is a registered trademark of Fiserv, Inc.)

(¹Subject to approval; ²Conditions apply, see www.itcu.org/uchoose for complete requirements; enrollment in uChoose Rewards required to receive points.)

Celebrate Financial Literacy Month this April (and All Year)!

There are occasions that are observed for one day, such as some holiday gatherings. Then there are the occasions that can last a weekend, like family reunions. And some of us get even more ambitious and celebrate our entire birthday month because one (birth)day is not enough.

While Financial Literacy Month is recognized throughout April, financial literacy deserves to be celebrated all year long! If you have not browsed the ITCU.org website lately, you may want to explore some of the tools and resources we have available to you and visitors of all ages as we do our part to promote financial wellness. Some of these include:

- Access to KOFE (Knowledge of Financial Education), a library of free interactive courses and instructive videos you can register for as you empower your financial knowledge.
- Playlists of educational videos, ranging from our It's a Money Thing® videos and archive of webinars the ITCU team has hosted with industry professionals. These topics span everything from the basics of making a budget to the complexities of Social Security.
- Partnerships with some of the leading experts in financial wellness. These are services like InTouch Innovate! by way of Credit Mountain, allowing you to outline an actionable plan towards a better credit score and the potential to apply for better rates; and Retirement Simplified from Silvr, who thousands of Americans have turned to for help with retirement choices, like estimating retirement costs of living, determining the best Medicare choices or using the intuitive retirement score calculator to assess how financially ready they are for their golden years.

All of these resources, and more, can be accessed from the ITCU.org website 24/7. Because while Financial Literacy Month is technically only 30 days out of the calendar year, being financially savvy is an achievement worth celebrating all year!

(Questions? Our Contact Center can help guide you to the resources you may need. Give them a call at (800) 337-3328, or reach out online at www.itcu.org/contact-us.)

ITCU Marks 50 Years of Service this Spring



ITCU is turning the big 5-0 this year, and it's only possible because our members and communities have entrusted us with providing them outstanding service and quality resources as we continue to work for their financial well-being.

The Credit Union will hold our 2024 Annual Meeting in Texas and regional celebrations for our Nevada and Michigan members, too. As part of the festivities, attendees will have the chance to win prizes ranging from gift cards to speakers, from watches to cruise certificates for two!

But for those members unable to attend any of those events, you'll also have the opportunity to win some prizes. Watch our social media platforms in the coming weeks for more news on those soon!

And from all of us with ITCU, thank you to our members, our communities and our volunteers for allowing us to continue serving you for 50 years. We look forward to what the next 50 will bring!

