

DID YOU KNOW?

ITCU Members can Get Paid Up to Two Days Early!

It's true! If you have direct deposit set up at ITCU, you can get paid up to two days early! Head over to www.itcu.org/checking to learn 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.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!

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.

PRIVACY POLICY

We care about your privacy. Our privacy policy explains how we collect, use and safeguard your personal information. (Available on www.itcu.org.)



Federally insured by NCUA. Equal Housing Lender.

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HOLIDAY CLOSURES

Independence Day Monday, July 4th
Labor Day Monday, Sept. 5th

Conversion Coming Later this Year for ITCU Credit and Debit Cards



In an effort to provide better service, new benefits and more card choices, ITCU will be doing a two-part migration that will affect credit and debit cardholders.

ITCU staff is working behind-the-scenes to ensure as seamless a transition as possible, and we will communicate these updates and changes that will affect you over the coming months.

To better assist us in serving you, please log into your Online Banking profile and ensure your contact information is accurate. There will be various communications to cardholders from ITCU, and this will allow us to make sure you do not miss any messages or updates that may need to be shared.

What You Need to Know

ITCU debit cards are currently scheduled to be converted to a new platform on Monday, August 15, 2022. Debit cards issued prior to August 15, 2022, should not need to be reissued. However, new or reissued cards after August 15 will have a new look and have new tap-and-pay functionality.

ITCU credit cards are currently scheduled to be converted to a new platform in late October. Credit cards will need to be reissued leading up to this date; more information will be communicated to members ahead of time.

What You Need to Do Now

Nothing at this time! If your contact information in Online Banking is accurate, then you are good to go!

A dedicated FAQ will be available on the ITCU.org website later in July with more information, links and supplementary details ahead of both conversions. In addition, emails with important dates and news to share will be sent from ITCU to members.

Please keep an eye on your inbox and on our website. The ITCU team is excited about the opportunities and new features these changes will have on cardholders going forward!

ITCU, Members Help Make First "You and Us, Fighting Hunger Together" Donation



After introducing our promise to help combat hunger in our communities, ITCU made the first round of donations to our partnering food banks! The combined efforts of our members continuing to do their banking with ITCU have allowed InTouch to give \$75,000 to the North Texas Food Bank™, Three Square™ and Gleaners Community Food Bank!

Thank you to everyone who made this possible – we're already looking forward to the next donation! We will continue to fight hunger together!

(Since January, ITCU and members have been doing their part to make food security a reality. For every loan opened by a member or purchase made using an ITCU credit or debit card, a portion of revenue is contributed to our \$1 million goal. With your help, we can reach our goal! See www.itcu.org/you-and-us for more details.)



ITCU Adds Two New Branches, More to Follow

Depending on where you live, you may have noticed you have a new neighbor in the form of another ITCU location!

Back in May, we relocated our former South Plano location in Texas to a larger, more convenient space. The result is our new Shepton branch, a branch that offers visiting members more spaces for parking and a larger lobby for in-branch services.

But that's not the only new branch ITCU has introduced. Over in Henderson, Nevada, shoppers at the local Smith's® Marketplace at 845 E. Lake Mead Road have the option to now do their shopping and say "hi!" to the staff working at the newest ITCU location! Our Cadence branch is located within the grocery store, similar to our recent Buffalo branch, and the same smiling faces at our other ITCU branches will be there to greet you!

Our communities and members have been incredibly welcoming wherever ITCU goes, and with plans to open additional branches this year and next, the ITCU team is looking forward to expanding our services across our (growing) field of membership!



Ride the Wave – Momentum Checking Gives You More!

Did you know Momentum Checking from ITCU has more money-saving benefits than our other accounts? Just like the other ITCU consumer checking accounts, Momentum Checking includes a Mastercard® debit card to use, no non-sufficient funds fees (NSF), the ability to get direct deposits up to two days early and other convenient benefits. However, that's just for starters; there's a whole wave of additional perks Momentum users can enjoy!

Before we dive too deep into the benefits, though, it's important to note that Momentum Checking encompasses two different accounts: Momentum One and Momentum Plus¹. The accounts are almost identical with Momentum One providing benefits for the single accountholder, and Momentum Plus extending those benefits to the accountholder and their immediate family members².

Have you ever had a checking account that offered you protection

for your cell phone in case it gets damaged? What about a checking account that gave you identity theft protection and restoration services? Or a checking account that let the accountholder enjoy travel services, such as assistance with last-minute flight changes?

Momentum Checking offers all of these services, and more! Don't let the wave of Momentum pass you by; visit www.itcu.org/momentum to learn more and open your Momentum Checking account today!

(¹Account details, including related fee information, may be found at www.itcu.org/momentum. ²Immediate family members identified as family members living at the same address as the accountholder.)

(ITCU also offers other checking accounts for members interested in premier checking, as well as no-frills options. Visit www.itcu.org/checking to compare available consumer checking accounts.)



How do I Construct an Investment Portfolio that's Right for Me?

Generally, you should leave the construction of an investment portfolio to your professional investment advisor, especially if you are investing a significant percentage of your total wealth, or if you're relying solely on the success of your portfolio to meet your future financial goals. However, whether you or your advisor designs your portfolio, consider a few of these well-recognized guidelines.

The term "time horizon" refers to how long you plan to keep your money invested. Your time horizon affects your portfolio design because the longer you plan to keep your money invested, the easier it may be for you to ride out dips in the market. You may be able to tolerate more volatile investments, with potentially higher returns (though time alone is no guarantee of higher returns).

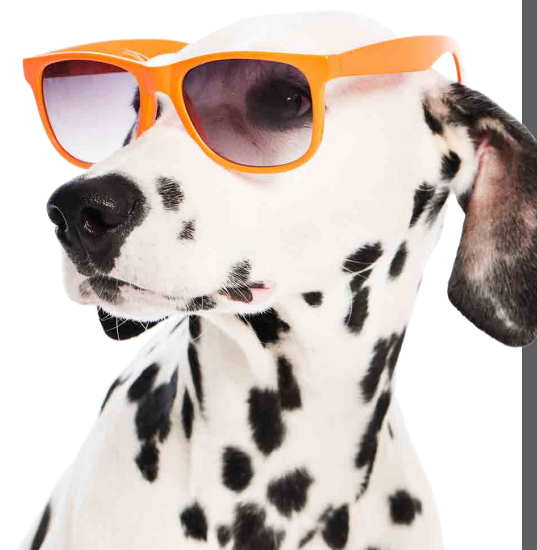
Your personal risk tolerance also affects your portfolio design. Can you sleep at night knowing that a sudden downward shift in the market could cost you a significant portion of your principal? If not, a portfolio that holds a high percentage of aggressive growth stocks, for example, is not right for you. You should match investments to your personal level of risk tolerance.

Your personal liquidity needs may eliminate some investment choices. If you periodically need access to your investment dollars, it makes no sense to design a portfolio dominated

by assets that can't be readily sold or whose value can fluctuate dramatically. Instead, you'll need investments that can be converted to cash easily and quickly.

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, retirement and more. Visit 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.)*



Protect You and Your Family with a Preferred ITCU Insurance Partner

"Working for you and your financial well-being." For years, that has been the official goal of ITCU, and it is one that applies to every member, regardless to if they are a legacy member because their parents were members, or they have been a member themselves for decades.

One of the ways ITCU is committed to working for you and the rest of our members is through the offering of insurance programs that fit with your needs and stages of life. Visitors to the Insurance and Investments page on the ITCU.org website will find a selection of providers ITCU has teamed up with to offer members discounted pricing options on personal and property protection.

Offers include accidental death and dismemberment insurance, medical and pet insurance, auto and home insurance and much more. (Don't forget to check out the ITCU-specific "care package" option, including access to a 24-hour pet helpline for your four-legged family members.)

Visit www.itcu.org/i-and-i today to learn more about these programs and see which might make a difference for you and your family.

(Questions? Call our Member Care team at (800) 337-3328 or reach out to us at www.itcu.org/contact-us.)

