

Have you Tried Video Banking?

Lights! Camera! Action! If you haven't tried Video Banking yet, you can when you book your next appointment! (Visit <https://www.itcu.org/contact-us> to schedule your next visit.)



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.

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.

Federally insured by NCUA. Equal Housing Lender.

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HOLIDAY CLOSURES

Independence Day Thursday, July 4
Labor Day Monday, September 2

The Corner Office: What's Your Number?

Depending on your age, geography, and conversational context, that "title question" can have several different meanings. The context of this specific question refers to your Retirement Score (which is a calculation of how long your money will last in retirement – down to the year and month). Almost half of ITCU members are at least 50 years of age (or older), but the majority do not know their number (or score) and (when asked) have no idea if they will outlive their current saved and Social Security-supported income.

According to several studies commissioned over the last few years, almost 7 in 10 citizens over the age of 50 are more worried about running out of money than **death**. Regardless of political party affiliation or views about personal financial responsibility, most Americans understand that the large number of retirement age "baby boomers" was going to strain Social Security to the breaking point (and that was before the negative effects of pandemic-driven supply-side inflation, changing U.S. tax policy, and the resulting increase in U.S. debt propelled by those two circumstances).

Contemplating the idea of "running out of money in retirement" is something most 20-year-olds don't spend a lot of time thinking about because most have the majority of their "wage-earning years" in front of them (and let's face it, most think they'll live past 100). However, it is highly likely that most 50-year-old+ Americans believe the majority of their "work years" are in their rear-view mirrors, which is why the thought of smaller earnings and nest eggs is so concerning. Nevertheless, you don't have to "go it alone" or live without answers. For a limited time, ITCU will provide **"free access to credit union members"** to help you identify solutions and obtain your number!

ITCU's *Silvur-Retirement Simplified* offers you patent-pending financial tools, including our exclusive *Retirement Score*, along with timely educational resources that reflect the latest changes in Social Security, Medicare, Retirement Savings Accounts, and more. Our Social Security, Medicare, and cost of living tools allow you to run different scenarios to see how your financial savings and spending choices impact your retirement plans based on where you live, when you retire, and much more. You will be able to make informed and educated scenario adjustments that can increase your score and financial well-being. And at your fingertips, you can finally get answers to all your retirement questions, even the ones you might not have known to ask (from downsizing to retirement taxes) in one place while learning how to make retirement- and spending-related decisions with your personalized goals in mind.

Just go to <https://www.itcu.org/silvur>, create your "free account" and follow the prompts to receive information and a "Retirement Score Number" that can potentially help you lower your anxiety and financial stress (because knowing is better than **not** knowing).

Faster. More Convenient. More Features. It's ITCU Digital Banking!

The newest electronic evolution of member service has arrived! Earlier this spring, we introduced our new Digital Banking platform, a complete revamp of our prior "Home Banking" services across both our online and mobile channels.

If you have not yet logged into the new Digital Banking, or you are looking for a reason to enroll, you'll be able to enjoy the below features, and many more, on your desktop or mobile device:

- Aggregate accounts (both ITCU and external) in one convenient overview.
- Set up direct deposit to your ITCU account in 60 seconds.
- Enjoy a better mobile deposit capture feature that is faster and easier to use.
- Track your financial footsteps with our financial management tool, located within Financial Wellness.

That's just the tip of the electronic iceberg. For the full experience, log in or create your Digital Banking account today! Visit <https://www.itcu.org/digital-banking> to learn more and get started, or reach out to our Contact Center at (800) 337-3328, for any questions or assistance.



Earn Double Points on Groceries All Summer!

Remember when your dollar went further when grocery shopping? ITCU does, and while we do not have access to a time machine to revisit those days, we might have the next best thing: Throughout the summer, you can earn double the rewards points when purchasing groceries¹ using your ITCU debit or rewards credit card! Those points can be redeemed on the things you value most so that you really are stretching your dollars further.

Rewards points come through the uChoose Rewards^{®2} program, a free-to-use service that allows members to earn points using their debit or rewards credit card, from paying for gas to paying for streaming services, online shopping to you guessed it, 2x points for grocery shopping. These points can then be redeemed for cash back, gift cards to nationally recognized retailers, and more!

Here's what you need to know to begin earning 2x points on grocery purchases this summer:

- All ITCU checking accounts come with a free debit card, along with some awesome account-related perks, like no non-sufficient funds fees and the ability to get paid up to two days early when you have direct deposit set up! (You can read up on our checking account options and find one that suits you at <https://www.itcu.org/checking>.) Once you activate your debit card, you can enroll in uChoose Rewards at <https://www.itcu.org/uchoose>.
- Applying for a connect! card can be done online in a matter of minutes, too. Head over to our connect! page, <https://www.itcu.org/connect>, where you can apply³ and learn more about this excellent card with no annual fee! Once you have your card number, you can also enroll in uChoose Rewards at <https://www.itcu.org/uchoose>.



Double your points and double your rewards all summer!

(¹Enrollment in uChoose Rewards required to earn points. Double points on grocery purchases available through 11:59 p.m. [CT] Saturday, August 31. ²uChoose Rewards is a registered trademark of Fiserv, Inc. ³Cards subject to approval.)

Cash Back Continues: ITCU Auto Loan Promotion Happening Now!

For more than 50 years, ITCU has prioritized services as we continue to work for our membership and their financial well-being. That commitment has not wavered, and we are proud to announce that one of our most popular promotions in recent years continues with a new enhancement:

For a limited time, ITCU members can enjoy up to \$300 cash back and no first payment for up to 60 days on all vehicle loans*!

If you have had your eyes on a new car for your next family road trip, or you have a college student bound for the next journey of their life and they need a used vehicle to get them there, then now is the time to apply! Head over to our website, <https://www.itcu.org/auto-loans>, or visit your local branch to get started and see how our competitive rates and service make for a memorable member experience.

(And don't forget about the InTouch Auto Finder resource, also available through <https://www.itcu.org/auto-loans>. This extensive database puts hundreds of dealerships' real-time inventory at your fingertips, letting you browse their selections before setting foot on the lot. Compare pricing, take virtual "test drives" and much more through the InTouch Auto Finder!)

*(*Cash back equal to 1% of funded loan amount up to \$300. Loans subject to approval, rates subject to change.)*



Summer Travel Plans? There's a Shared Branch Near You

You've got the suitcases packed and the plane tickets purchased... Now all that's left to do is enjoy your next vacation! But even the best plans can sometimes have some unexpected obstacles and there's a chance you may need to pay a visit to a financial institution on your travels.

And that's where Shared Branching comes into play.

Because InTouch Credit Union participates in the CO-OP Shared Branching Network, our members can perform many of the most essential financial actions (making deposits/withdrawals, completing a payment, etc.) at over 5,000 other participating locations and use more than 30,000 surcharge-free ATMs for cash withdrawals!

You can find out more by visiting <https://www.itcu.org/locator> and pinpointing the nearest Shared Branch or CO-OP ATM location on your next trip!

