



KEEP INTOUCH

Have you moved recently or changed your email address? If so, update your information in Online Banking to make sure we can keep in touch! For assistance, visit <https://www.itcu.org/contact-us>.

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>.



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HOLIDAY CLOSURES

- Columbus Day Monday, October 9th
- Veterans Day Friday, November 10th
- Thanksgiving Day Thursday, Nov. 23rd
- Christmas Day Monday, December 25th
- New Year's Day Monday, January 1st

Exciting Online Banking Changes Coming in 2024!

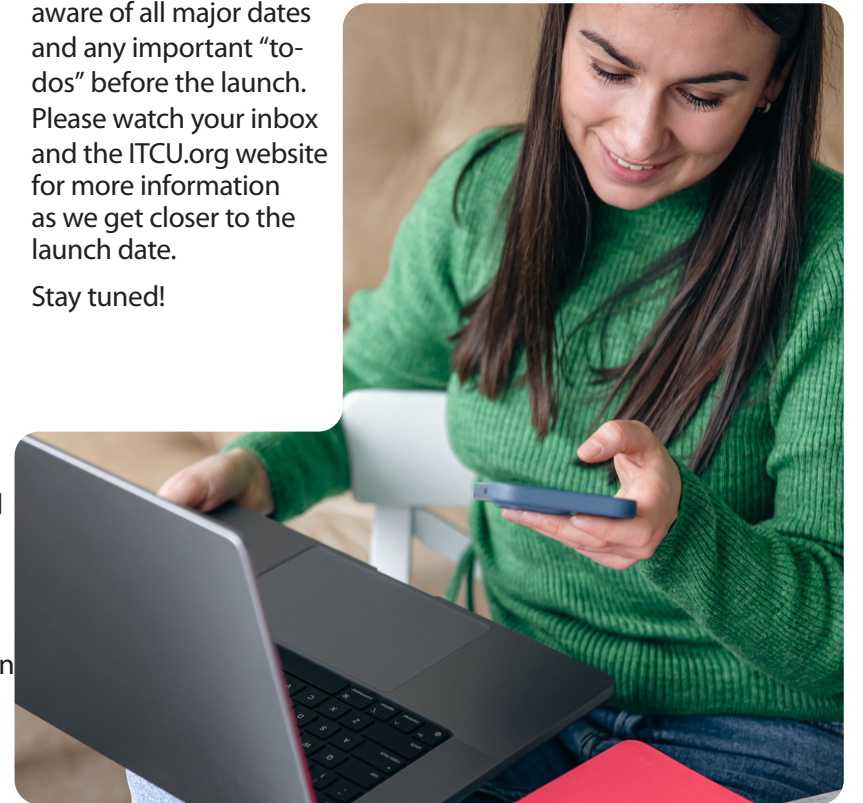
With a focus on providing you with best-in-class service experiences, InTouch Credit Union is proud to announce we will be upgrading our Online Banking platform early next year!

Users can look forward to a better and more robust online/mobile banking experience in early Q2 that will provide state-of-the-art navigation and financial tools to monitor their accounts, complete financial transactions and manage their money in a way not seen in the past.

ITCU will have much more to share as the change draws near and will make sure you are

aware of all major dates and any important "to-dos" before the launch. Please watch your inbox and the ITCU.org website for more information as we get closer to the launch date.

Stay tuned!



Finding Your Next Vehicle just got Easier

With the calendar pages getting us closer to the end of the year, it's about to be that time when car dealerships start looking at ways to clear out their current inventory before new model year inventory starts to arrive in January. If you're starting to think about, or are already looking for, your next vehicle, we have a new online service you'll want to take advantage of beginning in October.

Introducing, "Auto Finder," the best way to find almost any vehicle whether you're just starting your search or ready to make a deal. Visit <https://www.itcu.org/auto-loans> to use the Auto Finder search app* to put thousands of new and used cars at your fingertips from dealerships throughout the country. Not only can you search local inventories wherever you may be, whenever is most convenient for you, but you can take a closer look at the vehicle you've got your eye on through "virtual test drives" (available on most models)!

If a new or used car is not on your immediate radar but you have been looking at a new RV, boat or motorcycle, you're in luck: InTouch Auto Finder can also be used to find those, too! Better yet, every vehicle financed through ITCU also comes with a free membership in myEZ Car Care, providing you with a lifetime of auto, travel and entertainment value.

Before you head to the nearest dealership, head to the ITCU.org website and use InTouch Auto Finder to point you in the right direction for your next ride!

Don't forget: ITCU offers competitive rates on loans for automobiles, RVs, motorcycles and more. Visit <https://www.itcu.org/all-rates> for details*.

(*Rates subject to change at any time; all loans subject to approval.)



A Seasonal Reminder from ITCU: Holiday Club Funds Available Soon!

Around this time of the year, you can always expect certain traditions. No, not those annual family gatherings that end in awkward photos, and not the airlines being delayed more than usual. We're talking about those end-of-year reminders from ITCU!

For those members who participated in our Holiday Club account, you'll want to mark Tuesday, October 31. That's the date any funds you've contributed to your Holiday Club* will move into your regular savings account, becoming available to use for your holiday spending needs! That also means next year's Holiday Club enrollment will open on Wednesday, November 1, to begin saving for next year's holiday season. All ITCU members have the chance to enroll in this special savings account. (Bonus tip: Holiday Club accounts earn more interest than a regular savings account and can be opened for as little as \$10.00!)

And who knows; there may be more holiday surprises in store between now and the end of the year... You'll want to watch the ITCU.org website for the latest news as we wrap up (or unwrap) the remainder of the year.

With the holidays right around the corner, ITCU is here to assist with your annual traditions. Stop by your local branch or reach out to us online, at <https://www.itcu.org/contact-us>.

(*See <https://www.itcu.org/holiday-club> for associated early withdrawal fee and requirements.)

FOLLOW US!

Follow ITCU on Social Media

Have you been following ITCU on social media? If so, then you've been there for our product announcements, service updates, event highlights, contests and other news. If not, now is the perfect time to find us on Facebook, Instagram, X and more! (Visit <https://www.itcu.org/social> for links to the official ITCU accounts.)

itcu.org

Use Your ITCU Card, Book a Loan and Help Us Fight Hunger Together

Nearly two years ago, ITCU launched an initiative to fight food insecurity throughout the communities we serve. While this million-dollar mission is still going strong, we knew we could not accomplish this goal without the help of our members. In fact, if you've used one of our cards for a purchase or gotten a loan from us during that time, chances are good you've helped contribute to our cause without possibly realizing it!

To recap, there's two big ways for you to join us in our fight against hunger:

- Use your ITCU debit card Mastercard® or credit card Mastercard® to pay for all your purchases, memberships, subscriptions and monthly bills*. The Credit Union will set aside a portion of the transaction fee it earns to be donated to our partnering food banks!
- Book all your loans with InTouch! For every loan booked, ITCU will set aside some of the anticipated income and add it to our donation contributions!

Since launching this initiative, members like you have helped ITCU donate more than \$200,000.00! With your continued support, we know we can continue making a difference within our communities.

You and Us. Fighting hunger together!

(For additional details and updates, please visit <https://www.itcu.org/you-and-us>.)

(*Don't forget: ITCU debit and rewards credit cards enrolled in the uChoose Rewards® platform will earn points for the same transaction types. While your card swipes and transactions will help our hunger initiative, you'll also be able to earn points to put towards appliances, gift cards and best of all, **cash back!** Visit <https://www.itcu.org/uchoose> for complete details; uChoose Rewards is a registered trademark of Fiserv, Inc.)



Practice Cyber Safety this Cybersecurity Awareness Month

This October marks the 20th anniversary of Cybersecurity Awareness Month, an annual tradition of raising awareness of the need to make safe and smart digital decisions. The Cybersecurity and Infrastructure Security Agency (CISA), along with the National Cybersecurity Alliance (NCA), have once again teamed up to provide helpful tips* when navigating cyberspace, and ITCU is also sharing our own reminders to our members:

- ITCU uses encryption software and two-factor authentication to keep account information protected for all Online and Mobile Banking users.
- All ITCU employees are trained, and tested, throughout the year to stay aware of cyber threats and security best practices.
- Members and visitors to the ITCU.org website can access a regularly updated database of news and alerts courtesy of the nationally acclaimed Stickley on Security cyber experts. Recent updates have included everything from warnings about gift card scams to the dos and do nots concerning virtual private networks (VPNs).

But while Cybersecurity Awareness Month falls in October, wise practices when on the World Wide Web should be used all throughout the year. Stay safe and stay cyber aware!

Remember: ITCU will never ask for your membership number or password via an email or call reaching out to you. If you have any concerns, please reach out to us at (800) 337-3328, or online at <https://www.itcu.org/contact-us>. Do not use a number, email or text provided by someone who calls you claiming to be someone at ITCU.

(*See <https://www.cisa.gov/cybersecurity-awareness-month> for more information.)

There's a Party and You're Invited: ITCU Celebrates 50 years in 2024!

We're not quite ready to light the candles but ITCU is preparing for a 50th anniversary celebration in 2024! From our earliest days as Electronic Data Systems Federal Credit Union up to our current operations in three states, members like you have allowed us to reach this milestone!

ITCU will be marking our celebration next year with announcements, giveaways and more. We look forward to sharing more news about next year's party with you soon!

