

moving you forward



January's Monthly Update

Dear Members,

Happy New Year! As we welcome 2026, I want to personally thank you for being part of the iTHINK Financial family. Your trust and partnership mean so much to us, and we're excited to continue supporting your financial journey in the year ahead.



As you look ahead to your goals for the New Year, we're here to make managing your finances easier than ever. With our suite of Digital Banking tools, you can take care of your money **anytime**, **anywhere**. Check balances, transfer funds, pay bills, deposit checks, manage cards, set up eAlerts and eStatements, and even skip a payment on eligible loans-all from your computer or mobile device. Getting started is simple: just visit ithinkfi.org and select "Register" under the Login area or download our Mobile Banking App for convenient access on the go.



To help you stay informed and empowered, we're also offering free financial education webinars this month. If homeownership is one of your 2026 goals, join our Home Buyer Webinar on Tuesday, January 27th at 12 p.m. ET for expert guidance on navigating the mortgage process. Business members won't want to miss Networking for Strategic Advantage on Wednesday, January 28th, from 8–9 a.m. ET, led by a certified SCORE mentor. Register today. It's free!

For those looking to build financial stability in the New Year, don't miss our **special, limited-time** Certificate offer featuring a great rate and term. With a minimum deposit of just \$1,000, you can open your Certificate in Online Banking, at your local branch, or through our call center. It's a strong way to start the year with savings that work for you. Federally Insured by NCUA.



Our business community can also take advantage of special offers when opening a new **iTHINK Financial** Business Checking Account, which features a low \$50 opening deposit and no minimum balance requirement. Certain conditions apply, and our team is here to guide you through the details.

I'm thrilled to share that iTHINK Financial will once again be a proud sponsor of the 2026 South Florida Fair, taking place January 16th through February 1st. We'd love for you to stop by the iTHINK Financial booth and say hello. And don't miss iTHINK Financial Day on Opening Day, Friday, January 16th! Enjoy FREE admission when you attend the Opening Ceremonies in the Ford Theater-doors open at 11:00 AM, and seating is limited. Plus, we're giving guests the chance to win¹ two tickets to a 2026 concert at the iTHINK Financial Amphitheater! We hope you'll join us as we kick off the fair together.



Finally, tax season is right around the corner, and we're excited to offer **exclusive member savings** through our partnerships with **TurboTax and**

H&R Block. Whether you prefer filing online with TurboTax's top-rated software-or working with an H&R Block tax pro in person or virtually-you'll receive discounts designed to help you get your maximum refund, guaranteed.

As we begin this New Year, all of us at iTHINK Financial remain committed to helping you achieve your goals with confidence. Thank you for choosing us as your trusted financial partner. Wishing you a happy, healthy, and financially successful 2026!

To view all our current promotions, visit ithinkfi.org/monthly-promotions.

Sincerely,



Michael L. Miller

Michael L. Miller President/CEO iTHINK Financial

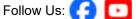


¹No purchase or obligation necessary to enter to win. Open to legal Florida and Georgia residents over 18 years old. Void where prohibited. Sweepstakes begins 12:00 AM ET on 01/16/2026 and ends 12:00 AM ET on 02/01/2026. The drawing will take place by 02/02/2026. Winners will be notified by 02/28/2026. Concert tickets to be determined. To enter by mail: On plain 3" x 5" paper, handprint your name, street address, city, state, zip code, and daytime and evening telephone numbers (including area code), and email address. Mail it in a #10 envelope with sufficient postage affixed to: iTHINK Financial, Marketing Dept.—S. Florida Fair Sweepstakes, P.O. Box 5090, Boca Raton, FL 33431-0890.

This email was sent to you as a member of iTHINK Financial. Many of our members have expressed preferences in communicating with us online, so we have created a system of emailing new product information and special offers. These are the same promotions you would have received in the mail, except now you can receive them faster and in a more convenient way directly to your email box. To unsubscribe from promotional emails from iTHINK Financial please click on the "Unsubscribe" link below. To change your email address, please email marketing@ithinkfi.org. Please note, unsubscribing or changing your address for promotional emails will not affect any account update emails you have requested from eAlerts, including eStatements. Please allow up to two weeks for unsubscribing/change of address to take place. Please visit www.ithinkfi.org for our complete email disclosure and privacy disclosure.

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