

Read about this month's news and upcoming events.

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moving you forward



July's Monthly Update

Dear Valued Member,

Summer is in full swing, and it's the perfect time to share exciting news and meaningful ways to give back.

At iTHINK Financial, we're always listening to what matters most to you. That's why we're excited to introduce the new **myRewards Program**, launching July 14th, created to help both Consumer and Business members get more value from every dollar spent.



COMING SOON!

The myRewards Visa® Signature Credit Card

You asked, we delivered. The [myRewards Visa® Signature Credit Card](#) is your new

way to turn everyday purchases into real Cash Back rewards.

You can **earn 10,000 bonus** points when you spend **\$3,000 in the first 90 days!**¹ Plus, enjoy a **0.00% intro APR on purchases for the first 7 billing cycles.**² After that, a variable APR of 19.99%–24.99% will apply. **Redeem those points for Cash Back**, travel, gift cards, and more.

The myRewards Business Visa® Credit Card³

Spend. Earn. Redeem. With [myRewards for Business](#), every expense earns rewards that support your business goals. Business members will **earn 1 point for every \$1 spent** on qualifying purchases. You can redeem points for travel, merchandise, gift cards, cash back, and more. Already an iTHINK Financial Business Visa cardholder? You're **automatically enrolled!**

You can view and redeem your Consumer and Business rewards anytime through your iTHINK Financial Mobile Banking App or Online Banking.



Help Students Succeed This Back-to-School Season

At iTHINK Financial, we believe our children are our most valuable asset. That's why the mission of the **iTHINK Community Foundation**⁴ is to improve the lives of children and families in the communities we serve. This summer, we're proud to host our annual [School Ready Days](#) event, helping more than 1,115 local students in need start the school year prepared with backpacks and supplies. With your support, we can make a difference. Please consider making a donation today or visit ithinkfi.org/foundation to learn how you can help the iTHINK Community Foundation support students in your area.

We're honored to serve you and your community not just with smarter financial tools, but with heart. Thank you for being a valued member of the iTHINK Financial family.

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

Wishing you a safe and rewarding summer.

Sincerely,



Michael L. Miller

Michael L. Miller
President/CEO
iTHINK Financial



¹A one-time bonus of 10,000 points will be awarded to members who spend \$3,000 in purchase transactions within the first 90 days of opening their myRewards VISA® Signature Credit Card account. If all qualifications are met, these bonus points will be credited within 30 days of meeting the spending threshold. Transactions such as cash advances or balance transfers do not qualify towards the \$3,000 spending requirement. The bonus point promotion may be removed or changed at any time without prior notice. For more details on rewards terms and conditions, please visit ithinkfi.org/myrewards_coming_soon.

² myRewards Visa Signature Credit Card is for consumers only. Credit subject to approval, terms apply. APR is based on creditworthiness and will vary with the market based on the Prime Rate. APR range depicted, after the introductory period ends, is based on current rates and assumes no changes to the Prime Rate. The introductory rate promotion may be removed or changed at any time and without notice. Rates are accurate as of June 30th, 2025 and could change anytime including before the myRewards Visa Signature Credit Card is available.

³ myRewards Business Visa® Credit Card is subject to credit approval, terms apply. You must be an active iTHINK Financial Member with a qualifying business checking or savings account in good standing. For more details on rewards terms and conditions, please visit ithinkfi.org/myrewards_business_coming_soon.

⁴ The iTHINK Community Foundation Inc. is a 501(c)3 non-profit organization registered in the state of Florida, Registration #CH47200. A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE (800-435-7352) WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE.

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