

Read about this month's news and upcoming events.

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moving you forward



August's Monthly Update

Dear Members,

I hope you are enjoying the last stretch of summer. As we head into August, I wanted to share a few updates and opportunities that reflect what we value most at iTHINK Financial—value, convenience, and community.



Cash Back Rewards for Personal and Business Spending

We've designed our [myRewards Visa® Signature Credit Card](#)¹ with you in mind—

whether you're covering everyday essentials or planning for something special. It's a great way to turn your spending into Cash Back rewards you can use for what matters most to you. Earn 1 point for every \$1 spent and 10,000 bonus points when you spend \$3,000 in the first 90 days after account opening. On top of bonus points, enjoy 0.00% introductory APR on purchases for the first 7 billing cycles. After that, a variable APR of 19.99% – 24.99% will apply. You can easily track and redeem your rewards anytime through our Mobile Banking App or Online Banking. [Apply today!](#)

For business owners, the [myRewards Business Visa® Credit Card](#)² offers similar advantages-helping you earn points on everyday business expenses. Turn your daily business expenses into points you can use for travel, gift cards, merchandise, cash back, and more. [Apply Today!](#)

Save Smarter with Our Special CD Rates³

At iTHINK Financial, we're offering two limited-time [Certificate](#) options this August to help you grow your savings: our 7-Month Certificate at 4.25% APY and our 30-Month Certificate at 4.10% APY. With a minimum deposit of just \$1,000, you can open your Certificate in Online Banking, at your local branch, or by giving us a call. These competitive rates won't last long, so don't miss out on this great opportunity to have your money work for you.

Try eDeposits and You Could Win \$100⁴

If you haven't used our [eDeposits](#) feature yet, now's a great time. It's simple, secure, and lets you deposit checks without leaving home. Plus this month, you'll be entered into a drawing to win \$100 when you make an eDeposit. It's our way of saying thank you for trying something new that could save you time and a trip to the branch.



Helping Local Kids Get Ready for School⁵

Every child deserves to start the school year with confidence. That's why the iTHINK Community Foundation once again hosted our annual [School Ready Days](#) events this past month.

Thanks to the generosity of our members, employees, and sponsors, we helped more than 1,115 students head back to school with the supplies they need. If you'd like to join us in supporting this effort, you can donate at ithinkfi.org/foundation. Every contribution, big or small, makes a difference.

As always, thank you for being a part of the iTHINK Financial family. Whether you're making deposits, shopping for school supplies, or planning for the future, we're here for you every step of the way.

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

Sincerely,



Michael L. Miller

Michael L. Miller
President/CEO
iTHINK Financial



¹ 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 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 July 14, 2025. A 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. For more details on rewards terms and conditions, please visit ithinkfi.org/myrewards. The bonus point promotion may be removed or changed at any time without prior notice.

² 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.

³ APY = Annual Percentage Yield. All iTHINK Financial Certificates are subject to eligibility, address and identification verification, and qualification. Please refer to a current Membership Disclosure and Fee Schedule or contact a Member Service Advisor for details on the rates, terms, penalties, fees and conditions that may apply. An early withdrawal penalty may apply. Limited time offer, subject to change without notice.

⁴ When a qualifying eDeposit is made during the month of August 2025, you will automatically be entered in a drawing to win \$100.00. The drawing will be held on September 5, 2025, and the winner will receive a \$100.00 deposit to their membership savings account within seven business days. Limit one entry per member. No purchase is necessary to enter or win. For more information, please refer to the eDeposit User Agreement at ithinkfi.org or contact a Member Service Advisor. Message and data rates may apply, contact your provider for details. Federally insured by NCUA. To enter by mail: On plain 3"x5" 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. – August eDeposit Promotion, P.O. Box 5090, Boca Raton, FL 33431-0890.

⁵ 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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