

Read about this month's news and upcoming events.



October's Monthly Message

Dear Members,

At iTHINK Financial, we understand that the current federal government shutdown may be creating unexpected challenges for some of our members and their families. If you are affected, please know you are not alone — we are here to help. We've developed **special programs** to support you during this time, including Skip-A-Pay options for certain loans, financial counseling through MoneyEdu, and fee waivers on select services. We also offer convenient digital tools like Online Banking and our Mobile Banking App to make managing your accounts easier. Additionally, members may qualify for hardship loans, credit card assistance, or refinancing options designed to ease financial stress. Please don't hesitate to reach out — our team is ready to work with you to find the right solutions for your needs.

As we continue supporting you and your financial well-being, we also want to help you stay protected in other ways.

Protect Yourself from Identity Theft at Our Free Shred Day Events¹

Identity protection is more important than ever. Join us at one of our free iTHINK Financial Shred Day **events** this October to safely and securely dispose of your financial and personal documents. Bring your outdated files, enjoy complimentary refreshments, giveaways, and pick up free credit monitoring, identity theft, and fraud-prevention materials. You can also make a difference locally by donating non-perishable or canned food items at each event.



Get More Control with the iTHINK Financial Cards App

Control your iTHINK Financial Visa Credit or Debit Cards anywhere, anytime. **Download** the free **iTHINK Financial Cards App** today from the Apple App Store or Google Play. With the app you can activate your card, set up travel notices, review transactions, manage payments, link your card, and more — all from your mobile device.



Join Us in Spreading Hope and Meals Across Our Communities

We're proud to partner with CBS12 for **Project Thanksgiving** CBS, CBS12 News's annual campaign with the United Way of Palm Beach County and the Palm Beach County Food Bank. From October 12 through November 11, you can help local families in need by donating non-perishable, unexpired food items or monetary contributions at any of our **15 South Florida branches**, all of which will serve as donation sites. Together, we can provide food and support to those who need it most in our community.

And we're extending the spirit of giving beyond Florida! Our Georgia branches are joining the effort, too. Now through November, members can donate non-perishable, unexpired food items at any of our **six Georgia branch locations**. All contributions will benefit **The Center for Family Resources** and local food pantries, helping provide meals to families in need across our Georgia communities.



Meet with an iTHINK Wealth Management Financial Advisor — Receive \$25! ²

We're committed to helping you pursue your financial goals. Meet with an iTHINK Wealth Management[®] Financial Advisor this month and receive **\$25**. Learn more about this service at any one of our complimentary **member Meet & Greet**s from 8:30 a.m. to 4:00 p.m. at all branch locations throughout October.

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Celebrate International Credit Union Day

This October, credit unions around the world will celebrate International Credit Union Day — a reminder of the cooperative spirit and member-first service that make credit unions unique. We're proud to serve you and our communities year-round, and we hope you'll join us in celebrating this special day on Thursday, October 16th!

Thank you for trusting iTHINK Financial for your financial needs. We're honored to serve you and excited to continue making a positive impact together this fall.

Sincerely,



Michael L. Miller
President/CEO
iTHINK Financial Credit Union

The Internal Revenue Service (IRS) and other agencies recommend that your personal records be kept for seven (7) years. Each individual is allowed up to ten (10) standard size bankers boxes of paper materials at a time for shredding. Certified document destruction shredding service offered to iTHINK Financial Credit Union members through AAA Shredding, MicroShred LLC, and Southeast Secure Shredding, a non-affiliated, third-party service provider for iTHINK Financial Credit Union. Free shredding service available for paper documents only: binders, books, carbon paper, cardboard, computer disks, computer tapes, credit cards, debit cards, floppy discs, magazines, microfiche, microfilm, newspapers, notebooks, phone books, security cards, transparencies, videotapes, x-rays, and other non-paper items will not be accepted. By participating in the free shredding service, you agree to hold the credit union harmless from all liability. Identity theft protection and credit monitoring programs offered through Merchants Information Solutions, Inc., a non-affiliated third-party provider for iTHINK Financial Credit Union. Credit Union checking account required for identity theft and credit monitoring program participation. Federally insured by NCUA.

Participate in a complimentary financial consultation via phone or in person with an iTHINK Wealth Management Financial Advisor between October 1 and October 31, 2025, and receive a \$25 bonus. The \$25 bonus will be deposited into your iTHINK Financial membership savings account by November 30, 2025. Bonus payments are sponsored and paid for by iTHINK Financial. No purchase necessary. Limit one (1) bonus per potential investor/consultation and one (1) referral per year per member. Current iTHINK Wealth Management clients are ineligible for bonus.

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