



moving you forward



December's Monthly Update

Dear Members,

As we approach the close of another year, I want to extend my warmest wishes to you and your families for a joyful and peaceful holiday season. Thank you for being part of the iTHINK Financial family-your trust and continued membership mean so much to all of us.

Holiday Branch Hours

To give our team members time to celebrate the season with their loved ones, our holiday hours will be:

- **Wednesday, 12/24 – Christmas Eve:** Closing at 3:00 PM
- **Thursday, 12/25 – Christmas Day:** Closed

- **Wednesday, 12/31 – New Year’s Eve:** Closing at 3:00 PM
- **Thursday, 1/1 – New Year’s Day:** Closed



Giving Back Through the iTHINK Community Foundation¹

The mission of the iTHINK Community Foundation is to improve the lives of children and families in the communities we serve. During the holiday season, this work becomes even more meaningful.

Our annual **Jingle Bells at the Branches** event brings joy to children in need with festive activities and a special visitor straight from the North Pole. If you'd like to support this effort, donations can be made through **December 31, 2025**, at ithinkfi.org/foundation, or by purchasing a Jingle Bells icon at your local branch. Your generosity brightens the holidays for so many.



Double the Cheer with 2X Points²

Holiday shopping just got more rewarding! Now through **December 31**, you'll earn **2X points on every purchase** made with your myRewards Visa[®] Signature or Business Visa[®] Credit Card. From holiday gifts to year-end essentials, your spending goes twice as far. Redeem points for travel, gift cards, merchandise, cash back, and more. Not a cardholder yet? There's still time to apply and enjoy the bonus.

[Apply Today](#)



Boost Your Financial Wellness & Win³

December is a great time to set goals for the new year, and our [iTHINK Financial Wellness Center](#) is here to help you take control of your financial future. Members who complete a Wellness Center education course this month will be entered for a chance to win a **\$100 Visa® gift card**.

Access the library of articles, online courses, and personal credit counseling by selecting "Member Log In" and using program code **CUMEMBER**.

Limited-Time Certificate Special⁴

As you plan for 2026, consider building additional financial stability with our limited-time [Certificate offer](#) featuring a special Annual Percentage Yield and competitive term. With a minimum deposit of \$1,000, you can open your Certificate in Online Banking, at your local branch, or by contacting our call center. *Federally Insured by NCUA*.

Free December Webinar for Members

We invite our business members to join us on **Wednesday, December 17 at 12 p.m. (ET)** for a free webinar on social media marketing essentials, led by a certified SCORE mentor.

Register through the [Webinars and Seminars](#) section under the Education tab at ithinkfi.org.

Your Security Matters to Us

We remain committed to protecting your accounts and personal information. Be sure to take advantage of:

- **eAlerts** for account or card transaction notifications
- **Card Control** to lock and unlock your cards instantly
- **Credit Monitoring & Identity Theft Protection⁵**, included with our myChoice Checking account

On behalf of everyone at iTHINK Financial, thank you for your membership and partnership throughout the year. We're honored to serve you and look forward to supporting your financial success in the new year.

To view all our current promotions, visit ithinkfi.org/monthly-promotions. Warmest wishes for a happy holiday season and a wonderful 2026!

Sincerely,



Michael L. Miller

Michael L. Miller
President/CEO



¹ The iTHINK Community Foundation Inc. is a 501(c)3 nonprofit 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.

² Double points apply to eligible retail purchases made with the iTHINK Financial myRewards Visa® Signature Credit Card or myRewards Business Visa® Credit Card from November 1, 2025 – December 31, 2025. Bonus points will be automatically applied and may take up to two billing cycles to appear. Balance transfers and cash advances do not qualify for double points. Point earnings are based on the net retail purchase transaction volume (i.e., purchases less credits, returns and adjustments) charged to the Rewards Card. Certain restrictions and exclusions apply. Offer subject to change without notice. Membership and credit qualifications apply. Exclusions apply.

³ An iTHINK Financial Wellness Center education course must be completed between December 1, 2025 and December 31, 2025. \$100 Visa® gift card winner will be contacted via email on January 15, 2026, and awarded by January 23, 2026. One entry per member. No purchase necessary. 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. – December Wellness Center Promotion, P.O. Box 5090, Boca Raton, FL 33431-0890.

⁴ 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.

⁵ Identity Theft Protection and Credit Monitoring programs are provided by Merchants Information Solutions, Inc., a non-affiliated business partner of iTHINK Financial. An iTHINK Financial myChoice Checking account is required for participation in the no-cost Identity Theft Protection and Credit Monitoring programs. myWallet Checking account holders may purchase Identity Theft Protection and Credit Monitoring services for an additional fee.

Federally insured by NCUA.

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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