

HELPING YOUR DOLLARS MAKE SENSE SINCE 1969

MARK YOUR CALENDARS FOR OUR ANNUAL MEETING

Date: Thursday, May 19, 2022 | **Time:** 6:00 P.M.

Place: iTHINK Financial Headquarters | 1000 NW 17th Avenue, Delray Beach, FL 33445

RSVP your seat by Friday, May 13, 2022, by calling 800.873.5100, ext. 7744.

Please be sure to include the names and number of members in your party.
Coffee and soft drinks will be served.

INTRODUCING EARLY DIRECT DEPOSIT

Don't wait for payday. Access your paycheck with Early Direct Deposit one day early!*

iTHINK Financial members with direct deposit can now get their paycheck up to one business day early. This free service enables you to:

- Go paperless— avoid the hassle of depositing checks
- Save time with fewer trips to the branch
- Get quicker access to your money
- Lower the risk of identity theft



All you need is a direct deposit to receive this free service. Skip the trip to the branch on payday or the fees of check-cashing services. With Early Direct Deposit, you could receive your funds before you even get your paycheck. Sign up for direct deposit and track your pay by setting up eAlerts for your accounts through Online or Mobile Banking.

Sign up for direct deposit today!

*Early Direct Deposit is available for members that set up direct deposit with their employer or other payer to receive electronic deposits. Payments for Early Direct Deposit are dependent on the timing of your payer's payment instructions, and therefore you may not always see your direct deposits paid early. Early Direct Deposit posting dates and times may vary between payments. This service applies to credits to all account types and you cannot opt out of service. Other exceptions may apply.



IMPROVING LIVES OF CHILDREN IN OUR COMMUNITIES

The iTHINK Financial mission is to deliver Service Excellence to our Membership and the communities we serve while ensuring the safety and soundness of the Credit Union. We pride ourselves in supporting our communities.

Do you know about our 501(c)3 non-profit organization, the iTHINK Community Foundation? Our foundation's mission is to improve the lives of children and families in the communities we serve. To help further this commitment, the iTHINK Community Foundation uses donations from iTHINK Financial members to host the annual **School Ready Days** event.



We help children in need get ready for kindergarten with a backpack stuffed full of school supplies.

Visit the community tab on our website to see how we support our local communities: ithinkfi.org/foundation.

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.



MORE BANKING OPTIONS FOR YOUR LIFESTYLE

Ever notice that the large banks have branches all over town? iTHINK Financial appreciates that you love banking with us and that's why we provide you with access to a network of over 5,500 Credit Union branches nationwide. Shared Branching extends the reach so that you've got branches wherever you live, work or play.[†] To find the nearest branch, visit ithinkfi.org/locations, download the CO-OP Shared Branch app or call 888.748.3266.

Our ATM/Branch Locator is also available in the iTHINK Financial mobile app. Visit our website at ithinkfi.org or contact a member service advisor for details.

[†] Your Shared Branching and iTHINK Foundation deposits are federally insured by NCUA.



iTHINK FINANCIAL HAS BEEN VOTED ONE OF SUN SENTINEL'S TOP WORKPLACES

We proudly foster a workplace culture
that inspires leadership and diversity.

FINANCE A RIDE BEFORE YOUR NEXT DRIVE

Hit the golf course in a new cart.

iTHINK Financial offers financing for new and used golf carts, whether you want to go for joy ride, hit the golf course or make errands more fun!

- Low rates*
- Flexible terms available
- Affordable payments
- Quick approvals

Learn more about our loan options today.
ithinkfi.org/auto-loans



*APR=Annual Percentage Rate. Rates based on terms, credit score, and other conditions. Inquire within for details. Not all members will qualify for the lowest loan rate. Rates subject to change without notice. All iTHINK Financial Loans are subject to income and identification verification. Contact a Member Service Advisor for the most current rates, terms, fees and conditions that may apply. Terms reflected on the Loan Rate sheet are maximum terms allowed. The Credit Union may require shorter repayment terms for certain loan amounts.



THINK ADDED CONVENIENCE WITH EXTENDED HOURS

Our call center is now available until 9:00 p.m. EST to better serve you. When you need assistance, call, or chat with us Monday through Friday, 8:00 a.m. to 9:00 p.m.

EARN MORE WHILE GIVING BACK TO THE COMMUNITY WITH A myCHOICE CHECKING ACCOUNT

myChoice Checking is a great option to earn money on your deposits while protecting your identity. This account offers 3.00% Annual Percentage Yield* up to first \$3,000 in deposits and myChoice Checking also includes 0.05% APY* on balances above \$3,000. Dividends are compounded and paid quarterly. Fees could reduce earnings. Identity Theft Protection Services and Credit Monitoring from the three major consumer credit bureaus are included for one individual in the household. And now \$1.00 of the \$1.90 monthly service fee will be donated to the iTHINK Community Foundation to further improve the lives of the children and their families in the communities we serve. Choose to move to better checking today. Open your myChoice checking account in Online Banking today! Federally insured by NCUA.

*APY = Annual Percentage Yield. The APY is accurate as of April 1, 2022. Rates subject to change. iTHINK Financial accounts are subject to qualification. Please refer to ithinkfi.org or contact a Member Service Advisor for terms, conditions and fees. Message and data rates may apply for text banking. International Service Assessment (ISA) fees may apply to non-U.S. Debit card transactions. All checking accounts include free eStatements, with paper statements available for a monthly fee; see the current fee schedule for details. A \$1.90 monthly service fee will be assessed each month on all personal Checking accounts except for myWallet Free Checking. Limit (1) monthly service fee per membership, even if you have more than one Checking account. Federally insured by NCUA. Limit (1) myChoice Checking account per member.



TESTIMONIAL

I've been going to this credit union since we moved here in 2013, but we used it for shared banking only, however, we now have an account. I love how the branch remembers your name and are always friendly when you walk into the branch.

—DANIELLA BRISSETT