



HELPING YOUR DOLLARS MAKE SENSE SINCE 1969

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



*Rates based on terms, credit score, and other conditions. Inquire within for details. Not all members will qualify for the lowest loan rate. 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.



START SAVING FOR YOUR FUTURE WITH OUR SPECIAL, LIMITED-TIME CERTIFICATE OFFER

Don't miss out! Take advantage of a great Annual Percentage Yield and term. Minimum deposit of \$1,000. Limit of one promotional Certificate per month per member. You can open your limited-time Certificate today in Online Banking, by visiting your local branch, or contacting our call center. *Federally Insured by NCUA.*



VICKY BOSTICK MEMORIAL SCHOLARSHIP PROGRAM

The iTHINK Community Foundation, founded by iTHINK Financial, has chosen the Mentoring for Leadership program graduates as candidates for this scholarship. The Foundation has committed to giving one of their graduating seniors a \$2,500 scholarship.

Congratulations to Mayerlyn Rivera! Mayerlyn is the first recipient of the Vicky Bostick Memorial Scholarship. Through hard work and perseverance she has earned this award.

For more information about the Mentoring for Leadership Program, visit mentoringforleadership.org.

TAKE YOUR EDUCATION ONE STEP FURTHER

The iTHINK Community Foundation gives credit union members the opportunity to apply for a scholarship every year. Graduating high school seniors or currently enrolled college or trade school students can apply by writing an essay or creating a video that describes your career goals. Further your education today and apply.

2023 applications will be accepted beginning in March 2023.

We are pleased to announce our 2022 iTHINK Community Foundation Scholarship Recipients:

- Rachel G.
- Haylee M.
- Myah C.
- Dhruv V.

Congratulations to the winners!

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

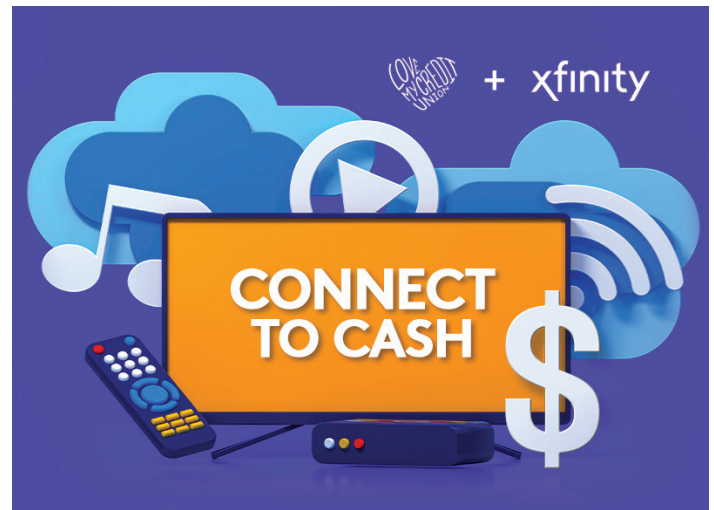


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IF YOU'RE IN THE MARKET FOR INTERNET, TV, HOME PHONE OR HOME SECURITY— YOU CAN CASH IN ON SOME GREAT DEALS

iTHINK Financial has partnered with Xfinity to offer special deals for you, plus you can get an exclusive credit union member cash reward of up to \$150 from Love My Credit Union Rewards when you purchase and connect select Xfinity services. Visit [LoveMyCreditUnion.org](https://www.LoveMyCreditUnion.org) to find the services that are right for you and connect to cash with the latest deals and rewards.



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.



INTRODUCE YOUR FRIENDS AND FAMILY TO OURS

Receive \$50 for each referred
member who joins iTHINK Financial.

Our members tell us how much they love banking with iTHINK Financial. So, why keep it a secret? Share us with your loved ones. Through our FamilyPlus Program, you can share your membership benefits and earn a \$50 reward for each member who joins!

If you have friends or family members who would benefit from an iTHINK Financial Membership, submit your form here:
ithinkfi.org/familyplus



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.

TESTIMONIAL

Thank you for this smooth loan approval process. Everyone at iTHINK Financial has been so helpful and polite!

—BRAD AND CAROLE BORKOWSKI

