

QUARTERLY DIGEST



HELPING YOUR DOLLARS MAKE SENSE SINCE 1969

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

A great option to earn money on your deposits while protecting your identity.

This account offers:

- 7.00% APY* up to first \$3,000 in deposits
- 0.05% APY* on balances above \$3,000
- Dividends are compounded and paid quarterly
- Identity Theft Protection Services**
- Credit Monitoring of the three major consumer credit bureaus for one individual in the household**
- \$1 of the monthly service fee will be donated to the iTHINK Community Foundation
- Free Visa® Debit Card that allows you to lock your card using Card Control to prevent unauthorized users from making purchases if your card is lost or stolen or while traveling
- Free text and email account alerts with eAlerts

*APY = Annual Percentage Yield. The Annual Percentage Yield is accurate as of the last dividend declaration date. The rate may change after the account is opened. 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. \$25.00 minimum opening deposit required. Fees may reduce earnings on this account.

**Identity Theft Protection and Credit Monitoring administered by a non-affiliated, third-party provider.



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.

OUR COMMUNITY NEEDS YOUR HELP!

Donate today and support the iTHINK Community Foundation.

The mission of the iTHINK Community Foundation is to improve the lives of children and families in the communities we serve. The holiday season is one of the best times of year to further this commitment.

Each year during the holiday season, the iTHINK Community Foundation hosts Jingle Bells at the Branches where children in need can come and enjoy activities, holiday treats and a special guest appearance right from the North Pole.

This year, community members and iTHINK Financial members can donate through December 31, 2023, by going to ithinkfi.org/foundation. You can also support the iTHINK Community Foundation by purchasing a Jingle Bells icon at your branch. Call 800.873.5100 to learn other ways you can help the iTHINK Community Foundation improve the lives of children and families in the communities we serve.



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. FEDERALLY INSURED BY NCUA. AN EQUAL HOUSING LENDER.



HELP US MAKE SOME PAWSITIVE IMPACT

The iTHINK Financial family is gearing up to make a difference for the four-legged members of our community. Keep your eyes on our social media pages and local branches to find out how you can get involved and help write a new tail for shelter pets!





WE ARE COMMITTED TO HELPING OUR MEMBERS DEVELOP HEALTHY MONEY-MANAGEMENT HABITS

We have developed a Financial Wellness Center, in partnership with MoneyEdu, to offer online courses, a full article library, and personal credit counseling agents that can meet with you on your time.

The iTHINK Financial Wellness Center offers personalized financial education.

You now have access to courses and tools for your unique goals and lifestyle.

Courses

Enjoy complete learning experiences with dozens of topics such as budget basics, financial planning, having a baby and buying a car. Personalized registration is available by entering your name, email address and creating a password.

Calculators

Build a financial plan personalized to your lifestyle. From estimating a loan payment to assessing potential investment returns, financial calculators are quick and easy to use.

Visit our Financial Wellness Center today!
ithinkfi.org/financial-wellness-center

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 Financial deposits are federally insured by NCUA.



WE ARE COMMITTED TO YOUR SECURITY AND TO PROTECTING YOUR INFORMATION

Ways to Protect Yourself from Fraud and Scams:

How to Recognize a Scam

Be on the lookout for the 4 “P”s to recognize a possible scam:

- Scammers PRETEND to be from an organization you know
- Scammers say there is a PROBLEM or PRIZE
- Scammers PRESSURE you to act with urgency
- Scammers tell you to PAY in a specific way

Different Types of Scams or Fraud

Be on the lookout for any of the following scenarios that can be potential fraud:

- Person claiming to be a Social Security or IRS employee
- Online Job or Car Wrap Scams
- Selling a product online and the buyer sends a check that is more than sales amount
- Romance Scams

How to Report Fraud

If you are the victim of suspected fraud, reach out to the following:

- Contact iTHINK Financial: 800.873.5100
- Report it at reportfraud.ftc.gov
- Use your online banking and card control to lock debit/credit cards

You Can Help!

- Don't give out user IDs or passwords
- Set strong passwords and change them regularly
- Check your credit report once a year for free
- Review accounts/transactions regularly
- Enroll in E-Alerts and Credit Monitoring/ID Theft Protection services with iTHINK Financial
- Don't click unknown links, always go directly to the trusted site, and don't reply to unknown phone numbers



TESTIMONIAL

I especially want to say that this has been such an easy and pleasant process. I haven't had a mortgage process that wasn't so stressful and grueling...this was so easy. Also, not having to use a pen on that wrist breaking signature marathon and just using the DocuSign was also so awesome. You folks at iTHINK Financial have really nailed a good and efficient process.

—GWEN M.