



HELPING YOUR DOLLARS MAKE SENSE SINCE 1969

## CORONAVIRUS (COVID-19) INFORMATION

Your Credit Union is taking proactive steps to help reduce the spread of coronavirus (COVID-19). Our mission is to provide Service Excellence, and although times have changed, we're still committed to helping our members while protecting them and our employees. Our branches will only utilize Drive Ups to service our members, while our lobbies remain closed until further notice. For a list of branches with Drive Up access please use our Branch and ATM Locator page to find one near you. Our call center agents remain available for immediate assistance at 800.873.5100 or through online chat Monday–Friday from 8 a.m.–6 p.m. EST. BREE, your Telephone Banking Assistant, is available 24/7 and our ATMs remain operational. Many of our members have found that they can reduce trips to branches by taking advantage of electronic options by using our iTHINK Financial app, eDeposits, Bill Pay, Online Banking, our Mobile Banking App, Quick Pay and eTransfers. Members can open additional accounts online and promotional certificates, and apply for term loans, car loans, credit cards, and mortgages online as well.

### Have you been financially impacted by coronavirus and need help? Here are ways we are helping members:

- **Skip-A-Payment** is available for most iTHINK Financial consumer loans for members who qualify.
  - The normal \$30 fee per Skip-A-Payment is being waived until July 1, 2020.
  - Members may use up to three (3) Skip-A-Payments per loan per rolling 12-month period and they can be used for consecutive months.
  - To skip a payment, log in to Online Banking, open the slider menu (3 horizontal lines on the upper left of the screen), and click on the Skip-A-Payment link. Select an eligible loan and follow the easy on-screen instructions. The system will automatically process and advance your due date or let you know reason(s) for disqualification.
- **Financial Assistance Loans**—members in need may apply for a temporary assistance loan.
- **Mortgage Loan Assistance**—members who qualify may be eligible for assistance with their iTHINK Financial Mortgage. Please call 561.982.8734 or email [mortgageservicing@ithinkfi.org](mailto:mortgageservicing@ithinkfi.org).
- **SBA Loan Questions**—contact [businessloans@ithinkfi.org](mailto:businessloans@ithinkfi.org).

Rest assured, your funds are federally insured to at least \$250,000 by the National Credit Union Administration (NCUA). For more important information and updates from Your Credit Union on coronavirus, please visit [ithinkfi.org/coronavirus](https://ithinkfi.org/coronavirus). As this public health concern evolves, know that we appreciate your membership and support. Thank you for continuing to trust iTHINK Financial to help move you forward.



## IMPROVING LIVES OF CHILDREN IN OUR COMMUNITIES

iTHINK Financial's 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, with the help of our employee and member donations, will host its annual School Ready Days event. Stay tuned for more information about a host of free services and resources, including new school supplies, shoes, clothing and much more.



Visit the community tab on our website to see how we support the communities we are in:  
[ithinkfi.org/foundation](http://ithinkfi.org/foundation)

Our foundation also strongly believes in investing in the success of young minds. Through the iTHINK Community Foundation Scholarship Program, we award students scholarships that will give them the assistance and motivation to further their education.

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.<sup>†</sup> To find the nearest branch, visit [ithinkfi.org/about/branch-atm-locations/shared-branches](http://ithinkfi.org/about/branch-atm-locations/shared-branches), 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](http://ithinkfi.org) or contact a member service advisor for details.

<sup>†</sup> Your Shared Branching and iTHINK Foundation deposits are federally insured by NCUA.





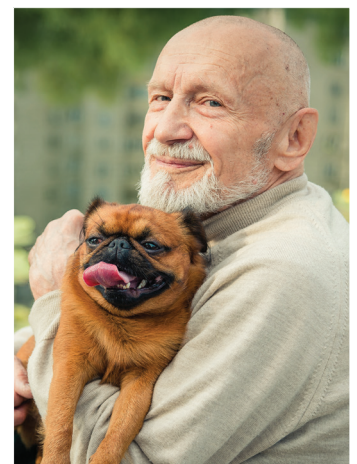
## eDEPOSITS

### Make Check Deposits Into Your iTHINK Financial Account From Your Mobile Phone

eDeposits are an easy, free and convenient way for iTHINK Financial members to deposit checks through our Mobile Banking App and receive immediate provisional credit. Simply place your check under your phone's camera and the eDeposits system will auto-capture the check image—anytime, anywhere.

## TESTIMONIAL

One of the call center agents received a call from a retired IBM'er in regard to the name change. He admitted that at first he was upset when he saw that we were changing our name and was planning to call in and voice his displeasure. The next morning while he and his wife were drinking coffee, they got to talking about the name and then it hit him. He realized the word "THINK" in our name was the motto for IBM back in the day. He said he remembered that they placed that word on little wooden signs throughout the building and shared the motto with their customers. The call center agent confirmed that he was correct about the reason behind our new name. He was very happy with that knowledge and proud that we chose that name.





## MARK YOUR CALENDARS FOR OUR VIRTUAL ANNUAL MEETING

### Our Commitment to You

**Date:** Thursday, May 14, 2020 | **Time:** 6:00 P.M.

To RSVP, please visit  
[register.gotowebinar.com/register/2450750251729067790](https://register.gotowebinar.com/register/2450750251729067790)



## IBMSECU IS NOW iTHINK FINANCIAL

For the past 50 years, we've watched our Credit Union grow from a small group of members that originally started for IBM Employees into one of the largest in the nation. We want to continue that same growth that our members helped us achieve for the next 50 years and beyond. Just so you know, we're the same Credit Union, with the same great people helping you, only with a new name and a renewed commitment to our members and the communities we serve. The new iTHINK Financial name helps to capture what we do best, help our members think financial! Our brand promise "Moving You Forward" is our commitment to helping you achieve your financial goals. Our new name paves the way forward for our members. We look forward to serving our members as iTHINK Financial.

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***"To deliver Service Excellence to the Membership and the communities we serve  
while ensuring the safety and soundness of the Credit Union."***

iTHINK FINANCIAL MISSION STATEMENT

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