



HELPING YOUR DOLLARS MAKE SENSE SINCE 1969

## FINANCIAL ASSISTANCE DURING THIS CHALLENGING TIME

Are you experiencing a financial hardship caused by the pandemic? We can help!

### How we are helping those financially impacted:

- **Skip-A-Payment** is available for most iTHINK Financial consumer loans for members who qualify.
  - 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.
- **Financial Assistance Loans**—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).
- **Temporary Account Relief**—Due to recent regulatory changes which are designed to provide relief in response to COVID-19, iTHINK Financial has removed transaction limitations and will waive Excessive Transaction Fees on money market accounts during this time. Deposits remain federally insured by the NCUA.
- **SBA Loan Questions**—contact [businessloans@ithinkfi.org](mailto:businessloans@ithinkfi.org).



## 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.



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

## TAKE YOUR EDUCATION ONE STEP FURTHER



The iTHINK Community Foundation, founded by iTHINK Financial, 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.

2021 applications will be accepted beginning in March 2021.

### **We are pleased to announce our 2020 iTHINK Community Foundation Scholarship Recipients:**

- Jameson B. of Boca Raton, FL
- James D. of Boynton Beach, FL
- Isley M. of Austell, GA
- Evani P. of Kennesaw, GA

### **Congratulations to the winners!**

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.





## 24/7 ONLINE SERVICES DESIGNED TO SAVE YOU TIME AND MONEY

Check balances, transfer funds, pay bills and more,  
all from your desktop, tablet or mobile phone.

### Online Banking

Online and Mobile Banking makes it easy and convenient to access your iTHINK Financial accounts, pay bills, transfer funds, deposit checks and more.

### Online Bill Pay

Paying bills has never been so easy. Just point, click and your bills will be paid on time, every time.

### Mobile Banking App

Easily and securely access your accounts, transfer funds, pay bills and deposit checks from your mobile device.

### eStatements/eMessenger

Receive notifications that your monthly statements are ready and/or personalized account alerts.

### eTransfers

Set up electronic fund transfers between your account and your accounts at other financial institutions.

### eDeposits

Take a picture of your checks with your mobile phone and upload it for deposit.

### Skip-A-Payment

Postpone the due date of your next iTHINK Financial loan payment by one month for those times when money is tight.

### Mobile Payments

Use your iTHINK Financial credit or debit cards with Apple Pay, Samsung Pay, Garmin Pay, Fitbit Pay or Google Pay almost anywhere you can swipe your card.

### Quick Pay

Make your iTHINK Financial loan payments faster and easier with Quick Pay.

### Card Control

Lost or stolen card? Freeze and unfreeze instantly to prevent unauthorized use.

### CD Management

If your Certificate is about to mature, use this service to select what you want to do with those funds (roll over, reinvest or transfer).



## MAKE APPOINTMENTS ONLINE NOW

Our new appointment tool allows you to schedule in-branch or phone appointments anytime, anywhere, from the convenience of your computer, tablet or phone.

Your credit union vows to always treat you like a member, not a number. Members will now be able to schedule an appointment to meet with a member service representative in person or via the telephone. Speak with an iTHINK Financial expert about your existing or new accounts, recreational vehicle loan or auto loan, personal loan, assistance with fraud, credit card, or schedule a wealth management consult. Save time by scheduling your free appointment at a convenient time and location that fits your needs. Bank by appointment today by visiting [ithinkfi.org](http://ithinkfi.org) and look for the “Make Appointment” button!

### Moving you toward business success.

Need a commercial real estate loan, vehicle loan or business line of credit? We offer a full suite of SBA 7-A loans and business loans of nearly any type. iTHINK Financial understands the needs of your business and we are dedicated to your success. Our Commercial Lending experts know your local challenges and opportunities and can help you get the right loan for your needs so that you can succeed!

### Our Commercial Lending Products:

- **Commercial Real Estate Loans to purchase, refinance, or improve your property:**
  - Up to 85% loan-to-value
  - Terms of 5 and 10 years and amortization up to 25 years
  - Variable or fixed rates
  - Up to 75% financing for investment property
  - No prepayment penalty
- **Business Lines of Credit to borrow the money you need, when you need it:**
  - Interest-only payment
  - Simple and fast loan application process
  - Unsecured credit limits up to \$100,000—limits up to \$1,000,000 available for secured lines of credit
  - Easy access to funds

- Letters of Credit
- Term Loans for equipment, expansion and working capital
- Business Vehicle Loans
- Business VISA® Credit Cards

### We also offer a variety of Business Products and Services:

- Business Checking
- Business eDeposits
- Payroll Services<sup>†</sup>
- Merchant Solutions<sup>†</sup>
- Dental Benefits Max<sup>†</sup>
- And more

\*Contact our Member Business Lending Adviser at 800.873.5100, ext. 4772 or [businessloans@ithinkfi.org](mailto:businessloans@ithinkfi.org) for more information on the rates, terms, fees and conditions that may apply. All commercial loans are subject to credit approval. iTHINK Financial membership and a business deposit account relationship are required for a business loan. iTHINK Financial Membership required. The rate you receive may be based on your credit history and other factors. The loan rate may be adjusted on a monthly basis, depending on changes in the Prime Rate. Other restrictions may apply. For details on the Business Checking that's federally insured by NCUA, please refer to a Business Account Disclosure. iTHINK Financial is an Equal Housing Lender.

<sup>†</sup>Services provided by non-affiliated, third-party vendors.