Access to Documents

Members may request a copy of InTouch Credit Union’s updated Bylaws and 990 Reports by writing to:
InTouch Credit Union
Attn: Board of Directors/Audit Committee
P.O. Box 251481
Plano, Texas  75025-1481
Email: reports@itcu.org
You can view our most recent Annual Report on our website at itcu.org/online/resources/news/annual-reports.

Volunteer Notice

InTouch Credit Union depends on talented, non-paid volunteers to help govern the institution. If you would like to be considered for a volunteer role, please contact Barb Holman at (214) 291-1776 or barb.holman@itcu.org for a volunteer application and information packet.

COMPLAINT NOTICE

If you have a problem with services provided by this Credit Union, please contact us:
InTouch Credit Union
P.O. Box 251481
Plano, Texas  75025-1481
Telephone: (800) 337-3328, Option 5
Email: complaints@itcu.org
You can view our most recent Annual Report on our website at itcu.org/online/resources/news/annual-reports.

The Credit Union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may file a complaint against the Credit Union by contacting:
The Texas Credit Union Department
914 East Anderson Lane
Austin, Texas  78752-1699
Telephone: (512) 837-9236
Website: http://cud.texas.gov/

Equal Housing Lender
This credit union is federally insured by the National Credit Union Administration.
Now Offering Mortgages in all 50 States!

InTouch Credit Union is excited to announce a new partnership with a mortgage lender that will not only expand on the list of mortgage products available to you, but will also allow ITCU to provide mortgage loans in every U.S. state. CU Members Mortgage has served credit unions for over 30 years and we are thrilled to introduce them to our InTouch family. CU Members offers a wide-variety of fixed and adjustable rate mortgage options, including Conventional, FHA, VA, Jumbo loans and more. And, you can secure your mortgage preapproval in just a matter of minutes using our simple new online application.

In addition, CU Members offers real estate services through their CU Home Advantage program at no additional cost to InTouch Credit Union members. You will be connected with a professional member advocate to assist you all the way through the process of buying and/or selling your home. The CU Home Advantage program will find a qualified real estate professional to help you as well as providing discounts on important products and services such as home warranties, moving services, temporary housing assistance and much more.

But, we've saved the best feature of this unique program for last. By using the CU Home Advantage program, ITCU members can receive a 20 percent cash rebate of the realtor's commission within 30 days of closing on the sale and/or purchase of a home. ITCU is delighted to offer this new program to our membership. If you're in the market to buy or sell a home, enroll today and put a little more cash in your wallet. To learn more visit itcu.mortgagewebcenter.com, or contact InTouch Credit Union at 800-337-3328, Option 3 then Option 1, to be connected with a CU Members representative.
On May 28, 2014, the voting members of Hospitality Federal Credit Union (HFCU), headquartered in Memphis, Tennessee, voted affirmatively, 86 percent to 14 percent, to merge their credit union into InTouch Credit Union (ITCU). The vote followed a unanimous recommendation from their board of directors in favor of the merger, and tentative approval—subject to the May 28 membership vote—from the National Credit Union Administration, Texas Credit Union Department, and Tennessee Department of Financial Institutions.

This merger adds to the ITCU field of membership, employees from Caesars Entertainment; Hilton Worldwide; Intercontinental Hotels Group, and their respective corporate parents, subsidiaries, and affiliates; certain divisions and franchisees of Hilton Worldwide and Intercontinental Hotels Group; and members of the Metropolitan Memphis Hotel and Lodging Association. In total, 165,000 people (not including family members, who may also join), are now eligible to receive the same benefits of membership that are provided to the employees of Hewlett-Packard, Dr Pepper Snapple Group, First American Financial, CoreLogic, and other ITCU-affiliated Fortune 500 employers in the U.S.

The HFCU merger into ITCU combines two financially-strong credit unions, brought together by a shared desire to increase the value delivered to their respective memberships. Once HFCU systems are converted to ITCU this fall, the resulting economies of scale, industry diversification and enhanced geographic coverage will allow the newly expanded ITCU to provide even more competitive product offerings and financial benefits to the members, employers and communities ITCU serves. Our ongoing commitment to create member value by placing the financial needs and delivery of exceptional personal service to you, ahead of profit, while maintaining fiscal responsibility is at the very core of this merger because we’ve never forgotten that we only exist to passionately work for you and your financial well-being!

IDProtect™ offers up to $10,000 in Identity Fraud Expense Reimbursement Coverage as well as ID monitoring and preventative services to Prime and Momentum account holders along with their joint account holders and family members.

Utilize IDProtect’s preventative tools to monitor for suspicious activity, including a copy of your 3-in-1 credit report (updated every 90 days or whenever a credit change triggering an alert occurs), credit score, daily credit file monitoring and credit card registration.

Should the worst happen, identity theft can take a lot of time and energy to clear up, beyond even your financial losses. That is why IDProtect also offers $10,000 in Identity Fraud Expense Reimbursement Coverage for not only the costs associated with restoring your identity, but also for lost wages, day care, accommodations and other travel costs.

Similar products can run upwards of $15 or $20 per month, but ITCU offers IDProtect as an included feature of Prime and Momentum checking accounts at no additional charge. If you don’t have one of these checking account types, and you’re interested in this valuable service, speak with a Personal Financial Assistant to make the switch at your local branch or by calling Member Care at 800-337-3328, Option 5. Already in a Prime or Momentum Checking account? Enrolling in IDProtect is easy, just call Member Care or visit your local branch to obtain an access code, so you can start your free and easy online enrollment in IDProtect.

1. Identity theft insurance underwritten by insurance company subsidiaries or affiliates of Chartis Inc. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policy described. Please refer to actual policy for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

2. IDProtect defines family to include spouses, domestic partners, children under the age of 25 who live at home, and parents who live in the same household.
The Power of Shared Branching & ATMs

One of the unique features of credit unions is their cooperative nature – helping their community and even helping other credit unions. Often, when speaking with a person who is unhappy with their current “big bank,” that person will still speak of the convenience and feeling of security they get from seeing a bank branch on every corner, even if they hate to visit and rarely set foot in one.

What these folks don’t realize is that convenience can still be found with InTouch Credit Union, through the power of shared branching and the CO-OP Shared Branch network. Shared Branching means that other partner credit unions “share” their branches with us and other credit unions across the country. This offers ITCU members more locations than many of the country’s largest chain banks, with over 5,000 branches where our members can physically perform transactions such as deposits, withdrawals, money orders and more. In turn, these partner credit unions’ members can also visit ITCU branches to perform transactions, too.

ITCU also offers extensive ATM access through several surcharge-free ATM networks, including CO-OP, Alliance

One and CU24. By connecting with these networks, we can offer as many surcharge-free ATMs as the “mega banks,” with 65,000 locations across the United States. Concepts like these are unique to credit unions; you cannot walk into a local bank and request to make a withdrawal from a bank that is different from the name of the bank on the door. That’s the power and convenience of shared branching paired with ITCU membership.

*Note that while ATM owner surcharges can be avoided with surcharge-free ATMs, each ITCU account type has a limit on the number of monthly withdrawals that can be performed without a Non-ITCU ATM Withdrawal fee, at any ATM not owned by ITCU. See your checking or savings account type description to view your account’s withdrawal limit without these charges. See the Retail Fee Schedule for the current Non-ITCU ATM Withdrawal fee.

Welcome Hospitality FCU Members!

We are excited to welcome members of Hospitality Federal Credit Union to ITCU and look forward to begin serving them soon. Until HFCU systems are converted to ITCU on October 2, 2014, HFCU members should continue using the Memphis branch for all transaction processing.

After October 2, former HFCU members may perform transactions at any ITCU location. Additional details regarding their conversion will be sent directly to HFCU members in the coming months. This system conversion will not affect processing for current ITCU members.

ITCU Fee Schedule Updates: Effective October 1, 2014*

- MoneyFund (monthly account fee) - $5 if average daily balance drops below $2,000
- Replacement Loan Coupon Book - $15
- Paper Statement (per statement cycle)- $3 waived if average household deposit balance OR month-end loan balances ≥$50,000, or account owner age < 18
- Outgoing Domestic Wire - $20
- Incoming Domestic Wire - $7.50
- Incoming Foreign Wire - $10
- Outgoing Western Union Domestic - $20
- Non-member ATM Transaction - $4
- Outgoing ACH Origination - $7.50
- Money Order - $4.95
- Cashier’s Check - $4.95
- Check Copy or Statement Copy - $5
- Popmoney Research - $30
- Additional Temporary Checks (per set of 4) - $5
- Special Items Collections Minimum - $15
- Account Research (per hour) - $30 one hour minimum
- Replacement ATM/Debit Card - $5

*See current Retail & Business Fee Schedules for more details on all ITCU fees.