

FALL 2016

TTCU

8th Annual Toy Drive

Notes of Interest

Holiday Closings – Columbus Day, Monday, October 10th, Veterans' Day, Friday, November 11th, Thanksgiving, Thursday, November 24th & Friday, November 25th, Christmas, Friday, December 23rd @2pm & Monday, December 26th, New Year's, Friday, December 30th @2pm & Monday, January 2nd.

Daylight Savings Time –Ends Sunday November 6th.

Election Day – Tuesday November 8th.

State Fair of Texas – September 30th through October 23rd.

2016 Christmas Club Accounts– Funds will be transferred into your share account effective the evening of October 31, 2016

Textemail – Sign up now! Keep up with important Texas Telcom Credit Union news, events, specials, newsletters, holiday closings and more delivered directly to your email. Signing up is easy. Go to our home page, enter your email address in "Join Textemail Newsletter", confirm, and you're in.

Please join us this Holiday Season in making donations for the Children at the Salvation Army Homeless Shelter. Unwrapped toys, non-perishable food items, clothing, and monetary donations will be accepted for families and children of all ages. A donation box will be located in the credit union's main office lobby the week of Thanksgiving through Thursday, December 8th. We will deliver all donations in time for Holiday distribution. If you have any questions please contact **Mrs. Faith Hernandez** at fhernandez@textelcu.org.

Thanks for helping us help others.



Holiday Skip-A-Pay

Take a Holiday Break on Us! Skip the November payment(s) on your qualifying loan(s)* with us!

There is a low special \$25 processing fee per loan to be payment free for November. **Simply fill out the form below**, scan and email to textelcu@textelcu.org, fax to 214-320-8875, or snail mail it to 8818 Garland Road, Dallas, Texas 75218.

Authorization

Debit \$25 fee (per loan) from my: Savings Account Checking Account

Name: _____

Member # _____ Loan(s) #: _____

Signature: _____

By signing above, you authorize TTCU to extend your final scheduled loan payment(s) accordingly. Interest will continue to accrue on your loan(s). This special promotion is for qualified members; account(s) which must be in good standing. TTCU reserves the right to make this determination. Loans granted after March 31, 2016 and any existing loan with an extension after March 31, 2016 are not eligible for this promotion. Not valid for mortgage, business, single term or credit card loans. Requests must be received by end of business October 21, 2016.

Certificates of Deposit Tiers

as of October 1, 2016

Minimum Balance	6 Months*	12 Months*	24 Months*	36 Months*	48 Months*	60 Months*
\$1,000	*0.75%	*0.75%	*0.85%	*0.95%	*1.25%	*1.30%
\$25,000	*0.85%	*0.85%	*0.95%	*1.15%	*1.30%	*1.75%
\$50,000	*0.95%	*0.95%	*1.05%	*1.35%	*1.45%	*2.15%
\$75,000	N/A	∞ Negotiable	∞	∞	∞	∞
\$245,000	N/A	N/A	∞	∞	∞	∞

* All rates listed as Annual Percentage Yield. ∞ Jumbo & Super Jumbo negotiable as stated above. 1-Jumbo \$200,000 or more, 24 months and greater, rate Negotiable. Early withdrawal penalty. Rates and Terms may change without notice.

Dividend Rates

as of October 1, 2016

SAVINGS ACCOUNT	APY*
\$500-\$24,999.99	0.50%
\$25,000 and up	0.75%
Kids Club	1.00%
Christmas Club	1.00%/2.00%**
CHECKING ACCOUNT	
\$300-\$999.99	0.00%
\$1,000 and up	0.00%
ENHANCED CHECKING	
\$0-\$5,000	2.25%
Non-qualified earns	0.05%

BABY BOOMER CHECKING	
\$5,000 and up	0.50%
IRA ACCOUNT	
\$0.00-\$4,999.99	1.00%
\$5,000-\$24,999.99	1.00%
\$25,000-\$74,999.99	1.25%
\$75,000 and up	1.25%

*Annual Percentage Yield

**2.00% APY dividend effective November 1, 2016 for Christmas Club accounts with up to \$10,000 plus accrued dividends, Christmas Club accounts in excess of \$10,000 plus accrued dividends earn a 0.05% APY dividend.

FINANCIAL TOOLS ON THE WEB

We all have an interest in personal finance, economics, investments, wealth and retirement from time to time in our lives, right? We want to know how we compare to the rest of the world. We want to project and predict our future. We want to know all of the "what if's," and explore all the options. And we want this specifically tailored to us for free. Sound about right? If so, here are two websites that you can put to good use. www.dqydj.com – which stands for "Don't Quit Your Day Job", personal calculators, visualizations, and studies. How does your net worth compare? www.smartasset.com – personal calculators and interactive tools. How much tax could you owe as a contract worker? There is something here for every TTCU member. What will you discover, learn, change?



2017 Christmas Club Accounts to Earn 2.00% APY

Your 2017 Santa just got twice as jolly!! We always say... MEMBERS REWARDED HERE... and this is how we get it done for you!! Effective November 1, 2016, Christmas Club Accounts with up to \$10,000 plus accrued dividends will earn a 2.00% APY dividend; Christmas Club Accounts in excess of \$10,000 plus accrued dividends will earn a 0.05% APY dividend.



Loan Rates

as of October 1, 2016

NEW VEHICLES		Available APRs	
Model Year	Term	As Low As	Up to
New 2017 - 2016	36 months	1.90%	14.25%
	48 months	2.10%	14.25%
	60 months	2.30%	14.25%
	72 months	2.50%	14.25%

Match Rate Option: Documented Rate

USED VEHICLES		Available APRs	
Model Year	Term	As Low As	Up to
Used 2017-2016	60 months	2.50%	14.50%
	48 months	2.70%	14.50%
	36 months	2.90%	14.50%
2010-2007	24 months	3.10%	14.50%

Match Rate Option: Documented Rate

UNSECURED		Available APRs	
		As Low As	Up to
Signature up to 60 months		10.00%	18.00%
MasterCard		13.90%	13.90%
MasterCard Gold		12.50%	12.50%
Line of Credit		9.00%	10.00%

SECURED		APR	
		Div. + 2.50%	Div. + 2.50%
Savings			
Certificate			

NEW R.V. OR WATERCRAFT		Available APRs	
Model Year	Term	As Low As	Up to
New 2017 - 2016	48 months	5.75%	12.25%
	60 months	6.00%	12.50%
	72 months	6.25%	12.75%

USED R.V. OR WATERCRAFT		Available APRs	
Model Year	Term	As Low As	Up to
Used 2016-2014	72 months	6.50%	14.50%
2013-2012	60 months	6.50%	14.50%
2011	48 months	7.00%	14.50%
2010-2007	36 months	7.50%	14.50%
2006-2004	24 months	8.00%	14.50%

REAL ESTATE		APR	
First Mortgage		Call for details	

TTCU

The Quarterly Newsletter is published by Texas Telcel Credit Union to keep our members informed about their credit union. The financial services offered by TTCU may have specific terms and fees, contact our office for more details.

BOARD OF DIRECTORS

Michael Robbins—Chairman
 Jim Williams—Vice Chairman
 Martin Daniel—Treasurer
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 Robert Edmondson, Jr.
 Joyce Liptak
 Ed Long, Jr.
 Larry Starrett

MAIN OFFICE

8818 Garland Road, Dallas, Texas 75218

Stephen J. Gibson—President/CEO

Jay Mounce—Lending Manager

Pam Toler—Accounting Manager

Faith Hernandez—Member Services Manager

Brittani Wright—Member Services Manager

214-320-8818 | 800-492-4264 | Fax 214-320-8875

BRANCH OFFICE

3884 South Shiloh Road, Suite 116, Dallas, Texas 75041

972-271-4100 | Fax 972-271-4531

Scan & Email: textelcu@textelcu.org

Lobby Hours: 9:00 a.m.-5:00 p.m.

LOAN SERVICES – 214-709-8854

MOBILE SERVICES – 214-709-3988

MONEYLINE 24-hours a day, every day! – 800-310-9398

www.textelcu.org



Federally insured by NCUA.

"We Do Business In Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act."

According to the Texas Administrative Code, members are entitled to request and review copies of certain documents related to the credit union's finances and management. For more information on which types of documents may be requested, or to request the documents, please contact TTCU in writing.