

FALL 2017

TTCU

**Notes of Interest****Holiday Closings –**

Columbus Day, Monday,  
October 9th, Veterans' Day,  
Friday, November 10th,  
Thanksgiving, Thursday,  
November 23rd & Friday,  
November 24th, Christmas,  
Friday, December 22nd @2pm  
& Monday, December 25th,  
New Year's, Friday, December  
29th @2pm & Monday,  
January 1st.

**State Fair of Texas** – September  
29th through October 22nd.

**Daylight Savings Time** – Ends  
Sunday November 5th.

**2017 Christmas Club Accounts –**

Funds will be transferred into  
your share account effective  
the evening of October 31st.

**Textilemail** – 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  
Textilemail Newsletter",  
confirm, and you're in.

# 9th Annual Toy Drive

Please join us this Holiday Season in making donations to Toys for Tots DFW Metroplex. Unwrapped toys, non-perishable food items, clothing, and monetary donations will be accepted for families and children of all ages. Donation boxes will be available in the Main Office and Loan Services lobbies the week of Thanksgiving through Tuesday, December 12th. We will deliver all donations in time for Holiday distribution. If you have any questions please contact Ms. Carmen Ramirez ([carmenramirez@textelcu.org](mailto:carmenramirez@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](mailto: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, 2017 and any existing loan with an extension after March 31, 2017 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 20, 2017.

## Certificates of Deposit Tiers

as of October 1, 2017

Minimum Balance	6 Months*	12 Months*	24 Months*	36 Months*	48 Months*	60 Months*
\$1,000	*0.85%	*0.85%	*0.95%	*1.05%	*1.25%	*1.30%
\$25,000	*0.95%	*0.95%	*1.05%	*1.15%	*1.30%	*1.75%
\$50,000	*1.05%	*1.05%	*1.15%	*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. † 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, 2017

SAVINGS ACCOUNT	APY*
\$500-\$24,999.99	0.50%
\$25,000 and up	0.75%
Kids Club	2.00% #
Christmas Club	2.00% #

CHECKING ACCOUNT	APY*
\$300-\$999.99	0.00%
\$1,000 and up	0.00%

ENHANCED CHECKING	APY*
\$0-\$5,000	2.25%
Non-qualified earns	0.05%

BABY BOOMER CHECKING	APY*
\$5,000 and up	0.50%

IRA ACCOUNT	APY*
\$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 #Ask for details to earn posted rates.



# Step-Up your CD

Certificate of Deposit rates may be on the rise! Although we can't predict the future we can help you protect yours in a rising rate environment. TTCU offers a one-time step up for a Regular or IRA CD. If our current rate for the CD product you have purchased is higher simply request to step-up in writing and we'll do it. A one-time step-up fee of \$10.00 will be charged for CDs less than \$5,000 and \$25.00 for CDs in excess of \$5,000. Lock up your savings. We've got your best interest guaranteed.

## Loan Rates

as of October 1, 2017

NEW VEHICLES		Available APRs	
Model Year	Term	As Low As	Up to
New 2018 - 2017	36 months	2.40%	14.25%
	48 months	2.60%	14.25%
	60 months	2.80%	14.25%
	72 months	3.00%	14.25%

Match Rate Option: Documented Rate

USED VEHICLES		Available APRs	
Model Year	Term	As Low As	Up to
Used 2018-2017	60 months	3.00%	14.50%
	48 months	3.20%	14.50%
	36 months	3.40%	14.50%
	24 months	3.60%	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 2018 - 2017	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 2017-2015	72 months	6.50%	14.50%
	60 months	6.50%	14.50%
2014-2013	60 months	6.50%	14.50%
2012	48 months	7.00%	14.50%
2011-2008	36 months	7.50%	14.50%
2007-2005	24 months	8.00%	14.50%

REAL ESTATE		APR	
First Mortgage		Call for details	

# TTCU

The Quarterly Newsletter is published by Texas Telcom 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  
 W.L. Ashwood—Secretary  
 Robert Edmondson, Jr.  
 Joyce Liptak  
 Ed Long, Jr.  
 Larry Starrett

### MANAGEMENT

Stephen J. Gibson—President/CEO  
 Jay Mounce—Lending Manager  
 Pam Toler—Accounting Manager

### MAIN

8818 Garland Road, Dallas, Texas 75218  
 214-320-8818 | 800-492-4264 | Fax 214-320-8875  
 Lobby Hours: 9:00 a.m.–5:00 p.m.

### LOAN SERVICES

1212 Tavaros Ave., Dallas, Texas 75218  
 Lobby Hours: 9:00 a.m.–5:00 p.m.

AFTER HOURS LOAN SERVICES – 214-709-8854

AFTER HOURS MOBILE SERVICES – 214-709-3988

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

Scan & Email: [textelcu@textelcu.org](mailto:textelcu@textelcu.org)

[www.textelcu.org](http://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.