


 SPRING 2018


 TTCU

Notes of Interest

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.

Holiday Closings - TTCU will be closed in Observance of the following holidays: Monday, May 28th, Memorial Day and Wednesday, July 4th, Independence Day.

Loan Services – M-F 5pm-8pm, Sat-Sun 10am-4pm. Got a loan question, issue, or just need some assistance? Call, text, leave a voicemail @ 214-709-8854 or email loanservices@textelcu.org.

Mobile Services – M-F 5pm-8pm, Sat-Sun 10am-4pm. Got an account question, issue, an application set-up question or usage question, or just need some assistance? Call, text, leave a voicemail @ 214-709-3988 or email mobileservices@textelcu.org.



PLAY BALL

Spring brings eternal hope to all and reminds all that your Texas Rangers are chasing another Divisional Championship. That means our Spring Promotion is up and running again too. Play along with us and we’ve got four prime seats and a parking pass to go see your favorite baseball team at Globe Life Park for you to win!

The easiest way to win, **Finance or Refinance** your vehicle not presently financed at the credit union. With new vehicle rates as low as 2.90% APR and pre-owned vehicle rates as low as 3.50% APR, it’s a big win for you. Get in the game; we’ll award a monthly drawing winner from April to September. That’s five chances to win! Available to qualified borrowers.

Other ways to win four prime seats and a parking pass during the second quarter are:

- ① Open an **Enhanced Checking Account** with more than \$1,000.
- ① Open new money **Individual Retirement Account** with more than \$25,000.
- ① Sign up for **Free E-Statement**.
- ① Open a **Christmas Club Account** or **Kid’s Club Account** with more than \$250.
- ① Be approved for a **First Mortgage Loan** for more than \$75,000.
- ① Open new money **Jumbo** or **Super Jumbo Certificate of Deposit**.

If your new service or account is still active on the date of the drawing at the end of the second quarter, and your name is drawn, you’re going to see your Texas Rangers at Globe Life Park on us in the third quarter.



Certificates of Deposit Tiers

as of April 1, 2018

Minimum Balance	6 Months*	12 Months*	24 Months*	36 Months*	48 Months*	60 Months*
\$1,000	*1.05%	*1.05%	*1.15%	*1.75%	*1.95%	*2.00%
\$25,000	*1.15%	*1.15%	*1.25%	*1.85%	*2.05%	*2.45%
\$50,000	*1.25%	*1.25%	*1.35%	*1.95%	*2.15%	*2.75%
\$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 April 1, 2018

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.

Just for You!

When you need convenient ATM access without paying a surcharge, a bigger network is better. TTCU is partnered with the CO-OP ATM network, the largest credit union-owned ATM network in the United States. The CO-OP ATM network operates nearly 30,000 surcharge-free ATMs across the country for the benefit of credit union members. How convenient is that?

Anyone who's had to wander from place to place searching for an in-network ATM knows the value of more locations. CO-OP ATM network locations are found in credit union branches, supermarkets and 7-Eleven® stores, as well as a multitude of freestanding locations. Simply put, they're everywhere. And they are always surcharge-free for TTCU members.

What's even better than surcharge-free ATM access? How about choice? Suppose you're standing in front of an ATM that doesn't belong to the CO-OP ATM network and you really need the funds, regardless of surcharge. Your TTCU Debit/ATM card also works at ATMs worldwide because CO-OP Network has links to NYCE, STAR, Cirrus, Pulse and Plus. You get the best of both worlds: the largest network of fee-free ATMs and expanded choices when fees are not an issue.

The CO-OP ATM network isn't just bigger; it's better. It's designed strictly for the benefit of its credit union members. It's the largest surcharge-free credit union ATM network on the planet—and it can work for you. To find the surcharge-free CO-OP ATMs in your neighborhood, visit www.co-opnetwork.org.



Loan Rates

as of April 1, 2018

NEW VEHICLES		Available APRs	
Model Year	Term	As Low As	Up to
New 2018 - 2017	36 months	2.90%	14.25%
	48 months	3.10%	14.25%
	60 months	3.30%	14.25%
	72 months	3.50%	14.25%

Match Rate Option: Documented Rate

USED VEHICLES		Available APRs	
Model Year	Term	As Low As	Up to
Used 2018-2017	60 months	3.50%	14.50%
	48 months	3.70%	14.50%
	36 months	3.90%	14.50%
2011-2008	24 months	4.10%	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%
Savings		Div. +	2.50%
Certificate		Div. +	2.50%

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%
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	
			Call for details
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

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MANAGEMENT

Stephen J. Gibson—President/CEO
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 Pam Toler—Accounting Manager
 Brittani Wright—Member Services 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

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.