

SPRING 2019

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 27th, Memorial Day and Thursday, July 4th, Independence Day.

**Coin Machine –**

It's like magic! Turn your jar of spare change into currency! Or deposit it into your interest-bearing account and watch it grow. Free for members only!

The Boys of Summer are Here

Be there as your Texas Rangers play the final season at Globe Life Park. With our Spring Promotion, you could win **four prime seats and a parking pass** to go see your favorite baseball team and enjoy the spirited atmosphere of the ballpark.

There are many ways to win!


- ① **Finance or Refinance** your vehicle not presently financed at the credit union. With auto loan rates as low as 3.60% APR, you will already feel like a winner. We will award one winner each month 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 **Mortgage Loan** for more than \$75,000.
- ① Open new money **Certificate of Deposit** with \$75,000 or more.

Your new account or service listed above must still be active on June 30, 2019 to be entered into the drawing. One winner per category. Winners will enjoy a Texas Rangers game in the third quarter, courtesy of TTCU!





CALL FOR GREAT RATES or visit textelcu.org

LOAN RATES AS LOW AS **3.6%**

Dividend Rates

as of April 1, 2019

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*
Free Checking	
\$300 and up	0.15%
ENHANCED CHECKING	
\$0-\$5,000	2.25%
Non-qualified earns	0.05%

BABY BOOMER CHECKING	APY*
\$5,000 and up	0.65%

IRA ACCOUNT	APY*
\$0.00-\$4,999.99	1.25%
\$5,000-\$24,999.99	1.25%
\$25,000-\$74,999.99	1.50%
\$75,000 and up	1.50%

CERTIFICATES OF DEPOSIT**	APY*
Minimum \$1,000	
6 Months	1.40%
12 Months	2.00%
24 Months	2.50%
36 Months	2.75%
48 Months	3.00%
60 Months	3.30%

*Annual Percentage Yield #Balance limits apply
 **Jumbo CD - min \$75,000 not available in 6 mo term.
 Super Jumbo - min \$245,000 not available in 6 or 12 mo term.
 Rate matching available for Jumbo and Super Jumbo.
 See Truth-in-Savings Disclosures for complete information.

Online Bill Pay

A better way to receive and pay your bills – It's time to get organized, and we're here to help. When you receive and pay your bills with TTCU's enhanced Online Bill Pay, you can manage your bills in one place. See when they're due and how much you owe. One website, one password. Now that's organized.

With TTCU's Online Bill Pay, you get:

- **Organization** – Manage your bills and payments from one convenient location
- **Control** – Pay what you'd like, when you like, unlike auto-debit
- **Convenience** – Pay anyone who you normally pay by check

Login in to Virtual Branch at textelcu.org to get started today.



Coming Soon

You asked for it! Coming to your smartphone in June. Attach your TTCU Debit Card to your mobile wallet.



Apple Pay



Samsung Pay



Google Pay

Your Deposits are Insured for More

Effective February 1, 2019, all deposits at TTCU will be insured for up to \$500,000. This includes the \$250,000 coverage provided by the National Credit Union Administration (NCUA) and an additional \$250,000 coverage provided by TTCU through Excess Share Insurance (ESI). This additional insurance is provided at no cost to members.



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
 Pam Toler—President/CEO
 Jay Mounce—VP Lending
 Brittani Wright—Operations Manager
 Anna Perrin—Loan Manager
 Faith Hernandez—HR 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.

MONEYLINE 24-hours a day, every day! – 800-310-9398
 Scan & Email: textelcu@textelcu.org
www.textelcu.org



NCUA
NATIONAL CREDIT UNION ADMINISTRATION



EQUAL HOUSING
LENDER

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.