

WINTER 2019

TTCU

**Notes of Interest**

**Holiday Closings** - The credit union will be closed in observance of the following Holidays: Tuesday, January 1st, New Year's Day; Monday, January 21st, Martin Luther King Jr. Day; Monday, February 18th, President's Day.

**Textemail** – Don't miss a thing! Sign up for Textemail at our website, [texttelcu.org](http://texttelcu.org), and we'll keep you informed of holiday schedules, special offers, repossessions for sale and much more!

**Loan Services** – M-F 5pm-8pm, Sat-Sun 10am-4pm. Need loan assistance after hours? Call, text, or leave a voicemail at 214-709-8854 or email [loanservices@texttelcu.org](mailto:loanservices@texttelcu.org). A qualified member of our Lending Team will be happy to assist you after our ordinary business hours.

**Mobile Services** – M-F 5pm-8pm, Sat-Sun 10am-4pm. Got an account question, an application set-up or usage question, or just need some assistance? Call, text, or leave a voicemail at 214-709-3988 or email [mobileservices@texttelcu.org](mailto:mobileservices@texttelcu.org). A representative from our Member Services Team will be happy to assist you.

# Make TTCU your PFI

We want to be your  
Primary Financial Institution!

Use this handy checklist to make sure you are getting the full advantage of membership:

- Savings** - Regular, Kid's Club, Christmas Club
- Checking** - Basic, Enhanced, Boomer (Senior)
- VISA Debit Card**
- MobiMoney App** - Debit card controls and transaction notifications
- TTCU App** – Mobile account access (like your own personal branch!)
- Sprig App** – Remote check deposit
- CO-OP App** - Shared Branching – Branches everywhere! Free ATMs!
- Virtual Branch** – Online account access. Enhanced Bill Pay options.
- Coin machine** – Free for members.
- Certificates of Deposit** – GREAT RATES! Terms from 6 mos to 60 mos.
- Loans of all sorts** – New/Used auto, Signature, RV, Boat, 1st Mortgage and more!
- MasterCard credit card**

Call or visit our website for more information on any of these products.

## IRS Increases Contribution Limit for 2019

**For 2019, your total contributions to all of your traditional and Roth IRAs cannot be more than:**

- \$6,000 (\$7,000 if you're age 50 or older), or
- your taxable compensation for the year, if your compensation was less than this dollar limit.

**For 2015, 2016, 2017 and 2018\*, your total contributions to all of your traditional and Roth IRAs cannot be more than:**

- \$5,500 (\$6,500 if you're age 50 or older), or
- your taxable compensation for the year, if your compensation was less than this dollar limit.

Source: [www.irs.gov](http://www.irs.gov)

\*Remember: You can still contribute for the 2018 tax year until Monday, April 15, 2019.

## Download the MobiMoney app

Your Debit Card's new best friend! Easily deactivate and reactivate your Debit Card, receive instant alerts on your mobile device, and limit usage based on location, merchant preferences, transaction type, and threshold amounts. **Download the app and register your Debit Card today!**





# CALL FOR GREAT RATES or visit [textelcu.org](http://textelcu.org)

**NEW CAR LOANS**  
AS LOW AS **2.9%**

## Dividend Rates

as of January 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	
\$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%

Call for current rates on Certificates of Deposit.

\*Annual Percentage Yield #Ask for details to earn posted rates.

## 66th Annual Business Meeting

The 66th Annual Business Meeting of Texas Telcom Credit Union will be held on Thursday, February 28th, 2019, in the credit union lobby, 8818 Garland Road, Dallas, Texas, 75218 at 5:15pm. The three confirmed nominees for the Board of Directors are Mr. W.L. Ashwood, Mr. Larry Starrett and Mrs. Joyce Liptak. The meeting should be brief and members will have the option to visit afterwards at an off-site reception.



## Convenience and Access Through CO-OP Network® ATMs at 7-Eleven® Stores

Access and convenience. That's what TTCU members enjoy through our membership in the CO-OP ATM network, the nation's largest credit union surcharge-free ATM network. The same two words describe your neighborhood 7-Eleven® store, where you can pick up a gallon of milk, a lottery ticket – or some surcharge-free cash.

TTCU members are able to withdraw cash surcharge-free at CO-OP ATM locations in nearly 5,600 7-Eleven stores nationwide. Credit union members across the United States have saved more than \$50 million in surcharge fees just by using these ATMs.

The CO-OP ATM network operates nearly 30,000 surcharge-free ATMs across 50 states and Canada at credit union branches, airports, supermarkets and convenience stores.

To find a CO-OP ATM surcharge-free location near you, visit [www.co-opnetwork.org](http://www.co-opnetwork.org).



## 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](http://textelcu.org) to get started today.



# 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 – Lending Manager  
Brittani Wright – Operations 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.