

A Note From Our President

It is officially a new year! This is the perfect time to reflect on the past year and make a plan for where we want to go from here. Often, we make our New Year's resolution on a whim, but when you think of where you want to be at the end of this year, where do you see yourself?

Your New Year's resolution can serve as motivation for you to make concrete steps toward your goals. Put some thought into it and map out your plan one step at a time, but you don't have to do it alone. We are here to help you accomplish your financial goals this year.

Nothing makes us happier than watching our members achieve success, so we are proud to be a part of the process. We cannot wait to see how far you have gone by the end of this year!

- Pam Toler, President/CEO

GOOD THINGS HAPPEN WHEN WE DO THEM TOGETHER!

Like, finding an auto loan that fits your budget. Our competitive rates and flexible terms make it easy to find a loan that suits your needs!

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HOW TO REVAMP YOUR FINANCES POST-HOLIDAY

Start by making a budget. A detailed monthly budget can help you pay your bills on time, have funds to cover emergencies and reach your financial goals. When was the last time you re-evaluated your financial health and created a budget? It is also important that you discuss the budget with your family so that you all can assess where you are financially.

Create a financial roadmap. What are your financial goals? Everyone needs to plan for basics like retirement – however far off that may be – but you can also map out your other spending. Account for big expenses like a house or a car ahead of time.

Know what you're saving for. Whatever your financial goals are, it's never too soon to start working toward them. First, get your savings started by putting money away in an emergency fund. Then you can start putting money away toward your other goals. These tips will help you keep track of your finances so you can reach your goals.



Do you have any travel plans for the new year yet? Let's make some! Apply for a vacation loan today, and we can have you to your destination by sunset.

WINTER 2023 NEWSLETTER

Holiday Closures

New Year's Day
January 2, 2023

Martin Luther King Jr. Day
January 16, 2023

Presidents Day
February 20, 2023

2023 ANNUAL MEETING

Attention, Members! Our annual meeting will be held on Thursday, February 23, 2023, at 5:15 p.m. in the credit union lobby. Visit the credit union for more details.

V-DAY ON A BUDGET

Love is in the air! Valentine's Day is right around the corner. Here are a few ideas on staying within your budget during the most romantic day of the year!

Make a home-cooked meal - Sharing a homemade, candlelit meal with your partner! You can buy exactly the ingredients you know they enjoy for a fraction of the price of a fancy dinner at a ritzy restaurant.

Make some memories - When it comes to Valentine's gifts, opt for creating memories rather than expensive trinkets. Do something you've never done before with your partner!

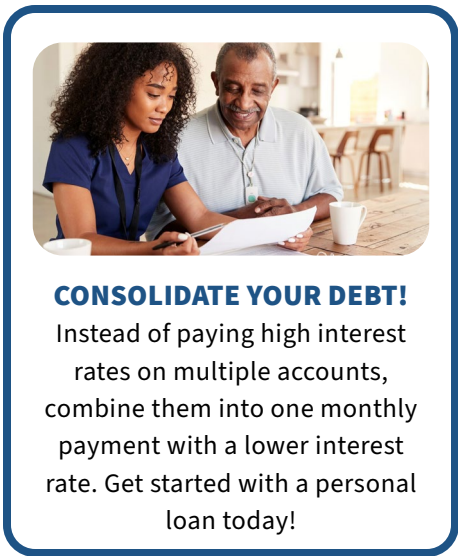
Make the effort! - You know that activity your partner has been asking you to do with them forever? Now is the time! Join them on their morning run or watch the childhood movie they've wanted you to check out. You can bond without having to spend a cent.



ROAM WHERE YOU WANT TO IN YOUR NEW RV!

With a low-interest RV loan from us, you get lower monthly payments which help you save some.

APPLY TODAY



CONSOLIDATE YOUR DEBT!

Instead of paying high interest rates on multiple accounts, combine them into one monthly payment with a lower interest rate. Get started with a personal loan today!

4 TIPS ON HOW TO GET FIT ON A BUDGET

Between the costs of gym memberships, workout clothes, and equipment, getting fit can be a budget-buster. There are countless low-cost and free alternatives to help you get in shape while saving money. Here we share a few tips:

1. Work out at home with YouTube exercise channels.
2. Download fitness apps for training, tracking, and accountability.
3. Buy a cheap fitness tracker to monitor workout goals.
4. Find creative ways to move as much as possible for free.

TAKE CONTROL OF YOUR MONEY!

Texas Telcom Credit Union has partnered with Banzai to bring you clear, in-depth lessons that help you dive into the financial topics you care most about.

Visit: textelcu.banzai.org/wellness

CAPTURE YOUR CASH ASAP!

With mobile deposit, you can deposit checks right from your phone. Don't go out of your way to make a deposit again!

DOWNLOAD THE APP

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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 Jim Williams—Vice Chairman
 Martin Daniel—Treasurer
 W.L. Ashwood—Secretary
 Robert Edmondson, Jr.
 Ed Long, Jr.
 Larry Starrett

MANAGEMENT
 Pam Toler—President/CEO
 Jay Mounce—VP Lending
 Anna Perrin—Loan Manager
 Karen Torres—MSR Manager

MAIN
 8818 Garland Road, Dallas, Texas 75218
 (214) 320-8818 | (800) 492-4264 | Fax: (214) 320-8875
 Lobby Hours: 9 a.m. - 4 p.m.

LOAN SERVICES
 1212 Tavaros Ave., Dallas, Texas 75218
MONEYLINE 24 hours a day, every day! (800) 310-9398
 Scan & Email: textelcu@textelcu.org

www.textelcu.org

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 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.

DIVIDEND RATES as of January 1, 2023

| Savings Account | APY* | IRA Account | APY* |
|-------------------|-------|------------------------|-------|
| \$500-\$24,999.99 | 0.15% | \$0.00 - \$4,999.99 | 0.90% |
| \$25,000 and up | 0.40% | \$5,000 - \$24,999.99 | 0.90% |
| Kids Club # | 1.00% | \$25,000 - \$74,999.99 | 1.15% |
| Christmas Club # | 1.00% | \$75,000 and up | 1.15% |

| Checking Accounts | APY* |
|-------------------------------|-------|
| Freedom Checking | 0.00% |
| Platinum Security Checking | 0.00% |
| Baby Boomer Checking (Senior) | |
| \$5,000 and up | 0.55% |

| Certificates of Deposit |
|---|
| Call us or visit our website for current rates. |

*Annual Percentage Yield. #Balance limits apply. See Truth-in-Savings Disclosures for complete information.

FOLLOW US ON SOCIAL MEDIA

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COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at: Texas Telcom CU - 8818 Garland Rd, Dallas, TX 75218 - Phone: 214-320-8818 Fax: 214-320-8875

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If the dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

In Person or Mail: Texas Credit Union Department, 914 East Anderson Lane, Austin, TX 78752-1699
 Phone Number: 1-512-837-9236, Facsimile Number: 1-512-832-0278, Email: complaints@tud.texas.gov,
 Website: www.cud.texas.gov