



A Note From Our President

At Texas Telcom Credit Union, we are committed to giving you more products and services designed to strengthen your financial health. It's because of you that we offer low-interest rate loans, credit cards, and benefits that turn traditional banking on its head.

We are also constantly evolving our members' journey to give you the best possible banking experience. So, before you find a new home, buy a car, perform home renovations, or get that big-ticket item, visit us online or at your local Texas Telcom Credit Union branch.

- Pam Toler, President/CEO



NOW YOU CAN GET YOUR RV
Traveling the country is a dream of yours, and now you can get the RV you've always wanted! A recreational loan from Texas Telcom Credit Union features a low rate of interest and payments you can afford. Why delay

[LEARN MORE](#)

COMMON SCAMS TO AVOID

Every year, thousands of people in the U.S. fall victim to fraud. Seniors are usually a large target for these scammers. Knowing how to spot fraud starts with being able to identify some of the most common scams.

- **Government Impersonation:** The scammer will contact you over the phone and say that they are a member of a government agency or law enforcement, calling about a situation. They may tell you that a car you have registered was found at a crime scene, and you may be arrested if you don't comply.
- **Romance Scams:** Scammers will try to take advantage of people looking for love using online dating websites or social media. The scammer will create a fake persona, gain your trust, and then ask for money to fix a car or to make ends meet for the month.
- **Grandparent Scams:** In an attempt to tug on heartstrings, the scammers may call over the phone pretending to be a family member or a law enforcement officer claiming that a grandchild is in trouble. The scammer will claim that they need money wired as soon as possible.

Mistakes happen, and if you're worried you or someone you love is a target of fraud, you should contact your financial institution immediately. Taking steps to report fraud early minimizes the damage that these fraudsters have created.

SUMMER 2022 NEWSLETTER

Notes Of Interest

AUTO SEARCH:

Find your dream car and get it financed from the comfort of your couch. Visit our website and click the Auto Search Link to get started today.

REFERRAL REWARDS:

When you tell your friends and family about the benefits of membership at TTCU, and they open an account, you can earn \$25 or tickets to the Dallas Arboretum. Share the beauty.

CREDIT SENSE:

Do you want to know your credit score? We make it easy to know and manage your current score, understand the factors that affect it and get tools to help you stay one step ahead. Just log in to see your score and rating, the breakdown of your score and how to improve it, all from your TTCU Online Banking.

STAY INFORMED:

Keep up with important Texas Telcom Credit Union news, events, specials, newsletters, holiday closures, and more delivered directly to your email. Signing up is easy. Simply go to www.myttcu.org and subscribe right there on the home page.

Holiday Closures

Independence Day
July 4

Labor Day
September 5

Paying off your car might be cheaper than you think! Refinance your vehicle with Texas Telcom Credit Union to get a lower rate. Apply today to slide into savings!

LEARN MORE



Slide into savings!

FOLLOW US ON SOCIAL MEDIA

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BOARD OF DIRECTORS ELECTIONS

In February 2023, the terms of three Directors expire: Mr. Jim Williams, Mr. Martin Daniel, and Mr. Robert Edmondson. If any member would like to run for a Director position, another member must nominate them in writing. The Nominating Committee must receive a letter of nomination no later than Friday, July 15, 2022. Nomination letters may be sent to 8818 Garland Road, Dallas, Texas 75218, Attn: Nominating Committee.

Nominees will be mailed a Director Application and Agreement to Serve by Monday, July 18, 2022 that must be completed and returned to the Nominating Committee by Monday, August 1, 2022. The Nominating Committee will make their recommendations to the Board of Directors at the August regular board meeting.

Any Nominee not selected by the Nominating Committee may petition to run for the Board of Directors and will be mailed a petition package containing specific instructions and documents required to complete the petition process by Wednesday, October 26, 2022. A list of confirmed nominees for these Board positions will be posted in the lobby and included in the winter newsletter.



MOBILE BANKING IS THE WAY TO GO!

Mobile banking is the way to go! Download our mobile app and experience financial freedom. Have the ability to check your accounts, transfer money, & more from wherever you are!



WORD SEARCH

Find these words in the word search below!

SWIMMING SPLASH FUN
SUNSHINE RAIN BEACH
CAMPING LAKE BOAT
OUTSIDE POOL HOT

R F U N S R Y I L S B C V H M
 R F F U T U G R A I N I B E R
 A G J O P J N P A Q T H O O E
 C L J X L T A S Q X S Y A E X
 F A N L A C H I H E Q G T E Z
 N L M T K L S Z G I N P U V J
 F P Z P E K A E U W N U S T W
 Q O W U I R A H Z S T E M H S
 B O W M V N U O H B O Y M Q W
 K L F L R S G T C W U Y Z P I
 D B E A C H Y A A V T B P A M
 B F R U C L N U P H S S J M
 S P L A S H F Q F U I W O W I
 L U L I E H W N Y Z D I M Q N
 C E T R T J N N M J E U F E G

WE'RE CONCERNED ABOUT YOUR MORTGAGE

Bottom line: if you don't have a mortgage with us, then you're paying too much for your home. With interest rates climbing up, now is the time to refinance your mortgage.

With a lower interest rate and lower monthly payments, what will you do with the money you save? So, restructure your mortgage with us and get white-glove treatment every step of the way!

Holiday Closures

Labor Day
September 5

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.
 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

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



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.