

## A Note From Our President

As we approach year-end, I extend a heartfelt appreciation for your unwavering support. This transformative year brought challenges and achievements, and your resilience inspires us.

Thank you for your valuable feedback, shaping our services to meet your needs better. We're committed to empowering you with top-notch digital banking and competitive rates, ensuring your financial success.

As we step into the next quarter, our credit union will continue evolving and thriving. Your trust is our foundation, and we'll maintain the highest service standards.

Warmest wishes for a joyous holiday season and a prosperous year ahead. Thank you for being part of our journey.

- Pam Toler, President/CEO



### THE GIFT THAT KEEPS ON GIVING!

'Tis the season to skip-a-pay and embrace joy! Our credit union's holiday skip-a-pay offer is here to gift you some financial relief. Take a break from your loan payments and free up some extra cash for the holidays!

[LEARN MORE](#)

## SAVE BIG WITH THESE BLACK FRIDAY BUDGETING TIPS!

- Set a realistic budget by considering your essential expenses and savings
- Create a shopping list of items you genuinely need or have planned for
- Research deals in advance to compare prices and plan your strategy
- Embrace online shopping for convenience and exclusive discounts
- Subscribe to newsletters and social media for early updates on deals
- Utilize cashback and rewards credit cards responsibly
- Check for price-match policies to save time and money
- Avoid impulse buying by staying disciplined and referring to your shopping list



### UNLOCK NEW POSSIBILITIES WITH SHARED BRANCHING!

Access your finances at thousands of locations, giving you the freedom to manage your money wherever you go! Solutions to your financial needs are just a branch away.

### FALL 2023 NEWSLETTER

#### Holiday Closures

##### Indigenous Peoples' Day

Monday, October 9

##### Veterans Day

Friday, November 10

##### Thanksgiving Day

November 23-24

##### Christmas

Monday, December 25

##### New Year's Day

Monday, January 1

### YOUR MONEY, YOUR WAY!

Give your wallet a digital upgrade with our mobile app! Our app is your all-in-one financial sidekick, with features like remote deposit, bill pay, e-Statements, and more.



### WORK SMARTER, NOT HARDER!

With our platinum security checking accounts, freedom checking accounts, and boomer checking accounts, you can enjoy a FREE Visa® Debit Card, little to no fees or balance requirements, and more.

[LEARN MORE](#)



## SPREAD JOY, NOT STRESS!

Make this holiday season extra special with our Christmas loan! Our Christmas loans help you create the perfect holiday magic - from dazzling decorations, heartwarming gifts, and a cozy family getaway, our Christmas loan is here to make your celebrations unforgettable.

[LEARN MORE ON OUR WEBSITE](#)

## BUILD YOUR SAVINGS!

Turn your dreams into reality, one deposit at a time! With our savings accounts, you're not just saving money - you're building a successful financial future.

[LEARN MORE](#)

# 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](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.

## 7 TIPS ON HOW TO AVOID HOLIDAY SCAMS:

The holiday season brings joy but also the risk of online scams. Stay vigilant with these cybersecurity tips:

1. **Beware of Phishing:** Avoid clicking on links or attachments from unknown emails. Verify sender authenticity.
2. **Trust Reputable Retailers:** Shop from well-known websites with secure payment options (HTTPS, padlock symbol).
3. **Secure Devices:** Update software, use strong passwords, and enable multi-factor authentication.
4. **Verify Charities:** Check legitimacy before donating to avoid fake organizations.
5. **Avoid Fake Deals:** Be cautious with suspicious ads and links promising unrealistic discounts.
6. **Use Safe Wi-Fi:** Avoid public networks for sensitive activities in order to prevent data interception.
7. **Monitor Accounts:** Regularly review bank and credit card statements for unauthorized transactions.

## THE POWER OF REFINANCING

Refinancing is a savvy financial choice offering lower interest rates, modified loan terms, and access to equity. It can save thousands, ease monthly payments, consolidate debts, and fund essential projects. At Texas Telcom CU, we offer refinancing for auto loans, mortgage loans, and more! It's the perfect way to save money and achieve financial success.

[LEARN MORE](#)



## MARK YOUR CALENDARS, MEMBERS!

Our annual meeting is just around the corner! On February 22, 2024, our 71st annual meeting will take place at 5:15 p.m. in our lobby! Mr. Michael Robbins and Mr. W.A. Ashwood will be our nominees. Your voice matters, and your presence counts, so we hope to see you there!

## 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](mailto:complaints@tud.texas.gov), Website: [www.cud.texas.gov](http://www.cud.texas.gov)

As a State Chartered Credit Union we are required to post certain Annual Disclosures. Please note, the 2023/2024 disclosures can be found on our website which include the 70th Annual Business Meeting Program as well as the 2023/2024 Privacy Policy.