



## A Note From Our CEO

As we enter this new year, we want to thank you for your membership at **Texas Telcom Credit Union**. With each challenge we have faced, you have supported us. We can accomplish anything when we come together. 2022 brings many new opportunities that we are looking forward to. We are excited about the possibility of growth in many areas here at the credit union.

We are passionate about helping our members and providing them with the best possible tools to achieve their goals. Whether you are interested in improving your credit score, buying a new home, or teaching your children good money management skills, we are here to support you. Please do not hesitate to stop in today or visit us online to view our current promotions.

On behalf of **Texas Telcom Credit Union**, I would like to extend our appreciation for your continued commitment to our efforts to be the primary financial institution for our members. Let's tackle this next year together!

- Pam Toler, President/CEO



Ready for a ROAD TRIP?

Are you ready for a road trip? Let TTCU help you prepare with an auto loan! With our low rates and extended warranty, you can travel far and wide without worry. Embark on an adventure when you apply today!

[LEARN MORE](#)

## HOW TO BEAT THE POST-HOLIDAY FINANCIAL BLUES

You are not a bad person for spending money on loved ones. Don't let guilt get in the way of tackling your debt! First, you must make debt payments in monthly installments that are doable for you. Divide your holiday debt over a few months to make those payments more manageable. The average person expects to spend around \$900 around the holidays, so essentially you could make \$300 payments in three months and not get sucked into the credit card debt cyclone. Secondly, trim any extra financial fat that may be harmful to managing your debt. Take lunch to work three out of five days in the week. Try making coffee at home for a week instead of purchasing at a cafe. Taking these small cuts won't hurt too much. The best time to start tackling your debt is now! Do not be afraid to accomplish your goals.



### WINTER 2022 NEWSLETTER

#### Holiday Closures

New Year's Eve  
December 31

Martin Luther King Jr. Day  
January 17

Presidents Day  
February 21



Made with  
YOU IN  
mind.

Did you know that TTCU offers multiple checking accounts? You're sure to find an account made just for you! Put your money in safe hands when you open a checking account with us today.

[LEARN MORE](#)

### 69<sup>TH</sup> ANNUAL BUSINESS MEETING

The 69th Annual Business Meeting of Texas Telcom Credit Union is planned for Thursday, February 24, 2022, at 5:15 p.m. in the lobby at 8818 Garland Road. Masks will be required, and social distancing will be followed. The two confirmed nominees for the Board of Directors are incumbents Mr. Larry Starrett and Mr. Ed Long, Jr.

## CUT HOME ENERGY COSTS YOURSELF

Here are a few ways to keep your energy bills down this first quarter.

- Let the sun heat your home. By opening curtains and shades during sunlight hours, the sunshine will warm the home, lowering the stress on your heating system
- Check your heating system and vents for dust or broken parts. Your system will have to work harder if there are issues. Keeping your system clean and working allows for the most efficient use of your heating system
- Lower the temperature at night. While you want the house to be comfortable during the day, adding an extra blanket to your bed may allow you to lower the thermostat 10-15 degrees, cutting heating costs by up to 10% per year
- Conserving hot water will not only help the environment but will also lower your energy bills. Shorten hot showers or wash dishes efficiently to lower your hot water energy bill each month
- Seal any air duct leaks. An open duct can let hot air escape, making your heating system work even harder to keep the house warm. Seal up leaks yourself or have a professional inspect and seal them to save on the energy needed to heat your home



### ACCOUNT ACCESS WHEREVER YOU ARE

Get the Texas Telcom Credit Union app today! With the TTCU app you can:

- Check account balances
- View recent transactions
- Transfer funds between accounts
- Pay bills with E-Pay
- Find free ATMs and Shared Branch locations



**FOLLOW US ON SOCIAL MEDIA**

@texastelcomcu  
 @textelcu  
 @textelcu

**GO GREEN WITH E-STATEMENTS!**

Make a positive impact on the planet when you switch to e-Statements! View your account balance and previous transactions online without having to wait for the mail. Go green with e-Statements today.

[LEARN MORE](#)

## DIVIDEND RATES as of January 1, 2022

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*	Certificates of Deposit*	APY*
Freedom Checking	0.00%	Minimum of \$1,000	
Platinum Security Checking	0.00%	6 Months	0.50%
Baby Boomer Checking (Senior)	0.55%	12 Months	0.70%
		24 Months	0.90%
\$5,000 and up	0.55%	36 Months	1.05%
		48 Months	1.15%
		60 Months	1.30%

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

**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)

# 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 am - 4pm

**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.