

FALL 2018

TTCU

Notes of Interest

Holiday Closings –
Columbus Day, Monday, October 8th, Veterans' Day, Monday, November 12th, Thanksgiving, Thursday, November 22nd & Friday, November 23rd, Christmas, Monday, December 24th @2pm & Tuesday, December 25th, New Year's, Monday, December 31st @2pm & Tuesday, January 1st.

State Fair of Texas –
September 28th through October 21st.

Daylight Savings Time – Ends Sunday November 4th.

2018 Christmas Club Accounts –
Funds will be transferred into your share account effective the evening of October 31st.

Textemail – Sign up now! Keep up with important Texas Telcom Credit Union news, events, specials, newsletters, holiday closings and more delivered directly to your email. Signing up is easy. Go to our home page, enter your email address in "Join Textemail Newsletter", confirm, and you're in.



10th Annual Toy Drive

Please join us this Holiday Season in making donations for the Children at the local Salvation Army Homeless Shelter. Unwrapped toys, non-perishable food items, clothing and monetary donations will be accepted for families and children of all ages. Donation boxes will be available in the Main Office and Loan Services lobbies the week of Thanksgiving through Friday, December 7th. We will deliver all donations in time for Holiday distribution. If you have any questions please contact Ms. Carmen Ramirez (cramirez@textelcu.org). **Thanks for helping us help others.**

Holiday Skip-A-Pay

Take a Holiday Break on Us! Skip the November payment(s) on your qualifying loan(s)* with us!

There is a low special \$20 processing fee per loan to be payment free for November. **Simply fill out the form below**, scan and email to textelcu@textelcu.org, fax to 214-320-8875, or snail mail it to 8818 Garland Road, Dallas, Texas 75218.

Authorization

Debit \$20 fee (per loan) from my: Savings Account Checking Account

Name: _____

Member # _____ Loan(s) #: _____

Signature: _____

By signing above, you authorize TTCU to extend your final scheduled loan payment(s) accordingly. Interest will continue to accrue on your loan(s). This special promotion is for qualified members; account(s) which must be in good standing. TTCU reserves the right to make this determination. Loans granted after March 31, 2018 and any existing loan with an extension after March 31, 2018 are not eligible for this promotion. Not valid for mortgage, business, single term or credit card loans. Requests must be received by end of business October 26, 2018. Effective October 29, 2018, regular fee of \$25 per eligible loan applies.

Certificates of Deposit Tiers

as of October 1, 2018

Minimum Balance	6 Months*	12 Months*	24 Months*	36 Months*	48 Months*	60 Months*
\$1,000	*1.05%	*1.05%	*1.15%	*1.75%	*1.95%	*2.00%
\$25,000	*1.15%	*1.15%	*1.25%	*1.85%	*2.05%	*2.45%
\$50,000	*1.25%	*1.25%	*1.35%	*1.95%	*2.15%	*2.75%
\$75,000	N/A	∞ Negotiable	∞	∞	∞	∞
\$245,000	N/A	N/A	∞	∞	∞	∞

* All rates listed as Annual Percentage Yield. ∞ Jumbo & Super Jumbo negotiable as stated above. 1-Jumbo \$200,000 or more, 24 months and greater, rate Negotiable. Early withdrawal penalty. Rates and Terms may change without notice.

Dividend Rates

as of October 1, 2018

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	APY*
\$300-\$999.99	0.00%
\$1,000 and up	0.00%

ENHANCED CHECKING	APY*
\$0-\$5,000	2.25%
Non-qualified earns	0.05%

BABY BOOMER CHECKING	APY*
\$5,000 and up	0.50%

IRA ACCOUNT	APY*
\$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%

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

Introducing MobiMoney



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!



Loan Rates

as of October 1, 2018

NEW VEHICLES		Available APRs	
Model Year	Term	As Low As	Up to
New 2018 - 2017	36 months	2.90%	14.25%
	48 months	3.10%	14.25%
	60 months	3.30%	14.25%
	72 months	3.50%	14.25%

Match Rate Option: Documented Rate

USED VEHICLES		Available APRs	
Model Year	Term	As Low As	Up to
Used 2018-2017	60 months	3.50%	14.50%
	48 months	3.70%	14.50%
	36 months	3.90%	14.50%
2011-2008	24 months	4.10%	14.50%

Match Rate Option: Documented Rate

UNSECURED		Available APRs	
		As Low As	Up to
Signature up to 60 months		10.00%	18.00%
MasterCard		13.90%	13.90%
MasterCard Gold		12.50%	12.50%
Line of Credit		9.00%	10.00%

SECURED		APR	
Savings		Div. + 2.50%	
Certificate		Div. + 2.50%	

NEW R.V. OR WATERCRAFT		Available APRs	
Model Year	Term	As Low As	Up to
New 2018 - 2017	48 months	5.75%	12.25%
	60 months	6.00%	12.50%
	72 months	6.25%	12.75%

USED R.V. OR WATERCRAFT		Available APRs	
Model Year	Term	As Low As	Up to
Used 2017-2015	72 months	6.50%	14.50%
2014-2013	60 months	6.50%	14.50%
2012	48 months	7.00%	14.50%
2011-2008	36 months	7.50%	14.50%
2007-2005	24 months	8.00%	14.50%

REAL ESTATE		APR	
First Mortgage		Call for details	

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

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.