

SUMMER 2018

TTCU

Notes of Interest

Free Cash – Pay nothing to convert your coins to cash. That's right, **NO EXPENSE**, save 7-10% in processing fees elsewhere! With our free coin machine, you just pour them in, watch the money add up, get your voucher, deposit the funds in your Kid's Club Account(s) which now earn 2.00% APY or cash the voucher out and go buy yourself something that didn't cost you any green. Just another way, **Members Rewarded Here!**

Holiday Closings – The Credit Union will be closed in observance of the following holidays: Wednesday July 4th, Independence Day and Monday September 3rd, Labor Day.

Avoid a Paper Statement Fee – Costs associated with delivering member statements via "Snail Mail" are constantly rising for all financial institutions. Delivery speed and security of the data provided have already been surpassed by the E-Statement which is also significantly cheaper to deliver. If you have not done so, we encourage you to sign up for our Free E-Statement today.

Annual Disclosures – As a State Chartered Credit Union we are required to post certain Annual Disclosures. Please note, the 2018/2019 disclosures can be found on our website which include the 65th Annual Business Meeting Program as well as the 2018/2019 Privacy Policy.



There's A Branch Near You – With Shared Branching

Personalized service is a major benefit of banking at TTCU, and you don't have to sacrifice convenience to get it. Take advantage of TTCU's shared branching services through CO-OP Shared Branch and you can access your account at any of 5,100 credit union branches nationwide, often just as if you were visiting one of our own.

The national CO-OP Shared Branch network links participating credit unions electronically, allowing credit union members to do "branch banking" even when the branch near you doesn't belong to TTCU. This is a huge benefit to TTCU members who travel, whose workplaces don't coincide with our branch locations, or who simply enjoy the convenience of expanded access. Wherever you are across the country, chances are good there's a shared branch near you.

Shared branching is yet another example of credit union membership offering the best of both worlds—individualized attention and nationwide availability. The cooperative spirit of credit unions allows them to work with each other in ways that competing banks typically do not. Visit www.co-opsharedbranch.org or download the Shared Branch Locator app for iPhone or Android to find branches nearest you. You can also look for the "CO-OP Shared Branch" logo on the door of any credit union branch. At a CO-OP Shared Branch location, you can make loan payments, make deposits and withdrawals.

Many shared branches also offer transfers, statement histories, money orders, traveler's checks and notary services. Since services vary from one location to another, check with individual branches before your visit for a complete menu of available services.



Look for the CO-OP Shared Branch logo to find shared branches near you.

Textemail – Sign up now! Keep up with important TexasTelcom 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.

Certificates of Deposit Tiers

as of July 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 July 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.

BOARD OF DIRECTOR ELECTIONS

In February 2019, the terms of three Directors expire: Mr. Ed Long Jr., Mr. Larry Starrett and Mrs. Joyce Liptak. If any member would like to run for a Director's position, another member must nominate them in writing. The Nominating Committee must receive a letter of nomination no later than Monday July 16, 2018. 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 Wednesday, July 18, 2018 that must be completed and returned to the Nominating Committee by Friday, August 3, 2018. 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 Monday, October 29, 2018. A list of confirmed nominees for these Board positions will be posted in the lobby and included in the winter newsletter.



Loan Rates

as of July 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%
	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	
		As Low As	Up to
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	
		As Low As	Up to
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

Stephen J. Gibson—President/CEO
 Jay Mounce—Lending Manager
 Pam Toler—Accounting Manager
 Brittani Wright—Member Services 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.