

## A Note From Our President

It's that time again when we have exciting news and updates to share with our wonderful credit union family!

Our latest newsletter is packed with what's happening at Texas Telcom Credit Union. We've poured our hearts into creating a newsletter that we believe you'll find not only informative but also engaging and enjoyable. Discover financial tips, member spotlights, community initiatives, and exciting offers.

Our newsletter is more than just information; it's a celebration of our vibrant community. We want you to be a part of it! Your feedback and suggestions are invaluable, so please don't hesitate to reach out with your thoughts or ideas.

Thank you for being a valued member of our credit union. We appreciate your trust and support, and we're excited to continue this journey together.

### SPREAD THE WORD AND SHARE THE PERKS!

Refer your friends and family today and let them experience the benefits of membership. Together, we grow stronger.

[REFER A FRIEND](#)



## SUMMER CYBERSECURITY TRAVEL TIPS

Whether you're vacationing close to home or across the globe, travel smart this summer with these two cybersecurity tips:

- Protect sensitive information from prying eyes with a privacy screen protector on your laptop or smartphone, limiting visibility to those directly in front of it and making it an effective solution in crowded places
- Disable automatic Wi-Fi and Bluetooth connections to avoid connecting to rogue hotspots

### GET AHEAD OF THE CLASS WITH A BACK-TO-SCHOOL LOAN!

From textbooks to tech, we've got you covered for the upcoming school season. Apply today and gear up stress-free!



### SUMMER 2024 NEWSLETTER

#### Holiday Closures

**Independence Day**  
Thursday, July 4

**Labor Day**  
Monday, September 2

## A QUICK GUIDE TO SCHOLARSHIPS

**Start early:** The sooner, the better. Start searching and applying for scholarships before your senior year. You will increase your chances of securing the financial assistance you need.

**Fill out the FAFSA:** You will need to fill out the Free Application for Federal Student Aid (FAFSA) so you can receive grants and federal financial aid.

**Do your research:** Use online scholarship search engines and websites like the U.S. Department of Labor's free scholarship search tool or scholarships.com. But be aware of scams!

**Apply for as many scholarships as you can:** Search for scholarships offered by local businesses and organizations. Look for specialized scholarships designated toward your career path. There are countless opportunities out there.

**Be persistent:** Don't doubt yourself, and don't be discouraged by rejection. Keep applying for scholarships and strive to improve your credentials through extracurricular activities, internships, and community service.

## LOOKING FOR A SMOOTH RIDE TO SCHOOL DROP-OFFS?

Our auto loans make getting behind the wheel easy. Let's hit the road and find your next ride! Already have the perfect car? Lower your current monthly payment and refinance with us!

[LEARN MORE](#)



## BOARD OF DIRECTORS ELECTIONS

In February 2025, the terms of two Directors expire: Mr. Ed Long, Jr. and Mr. Larry Starrett. 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 Monday, July 15, 2024. 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 Tuesday, July 16, 2024, that must be completed and returned to the Nominating Committee by Friday, August 2, 2024. 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 23, 2024. A list of confirmed nominees for these Board positions will be posted in the lobby and included in the winter newsletter.

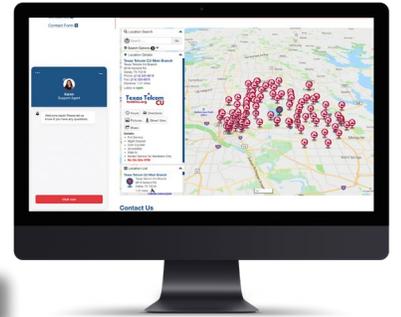
Cruise into your next car adventure with our auto search tool on our website. Explore, test drive, and find your perfect match, all from home!



[FIND YOUR NEXT CAR!](#)

## EASY ACCOUNT ACCESS!

Looking to access your accounts conveniently? Explore our shared branching search feature on our website to discover nearby credit unions! Plus, if you need a helping hand or have any questions, our live chat representatives are here to assist you in real time! Connect with a real person, real fast.



[FIND A BRANCH NEAR YOU!](#)

# 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  
 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.

## SIMPLIFY YOUR FINANCES WITH OUR MOBILE APP

Check balances, transfer funds, and pay bills with ease. Download now for effortless money management on the go.



## 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.