

FALL 2020

TTCU

12th Annual Toy Drive

Notes of Interest

Holiday Closings – Columbus Day, Monday, October 12th, Veterans' Day, Wednesday, November 11th, Thanksgiving, Thursday, November 26th & Friday, November 27th, Christmas, Thursday, December 24th @2pm & Friday, December 25th, New Year's, Thursday, December 31st @2pm & Friday, January 1st.

Big Tex Fair Food Drive-Thru – Select weekends in September and October. Visit www.bigtex.com for more details.

Daylight Savings Time – Ends Sunday November 1st.

2020 Christmas Club Accounts – Funds will be transferred into your share account effective the evening of October 31st.

Online Chat – Have you visited our website lately? You will notice a friendly little face in the corner just waiting for your question! And while you're visiting, **SUBSCRIBE** to receive news of special events, holiday closings, and more! www.myttcu.org

Bring your new unwrapped toys or monetary gifts to help make the holidays brighter for needy children.

Toys for Tots donation boxes will be available in the Main Office and Loan Services lobbies from Wednesday, November 20th until Wednesday, December 9th. We will deliver all donations in time for Holiday distribution.

If you have any questions please contact Ms. Karen Torres (ktorres@textelcu.org).

Thanks for helping us help others.



You're in Control

Easily deactivate and reactivate your Debit Card if you misplace it. Receive instant alerts on your mobile device and set usage limits based on location, merchant preferences, transaction type, and threshold amounts.

Download the MobiMoney app and register your TTCU Debit Card today!



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, 2020 and any existing loan with an extension after March 31, 2020 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 30, 2020. Effective November 2, 2020, regular fee of \$25 per eligible loan applies.

Dividend Rates

as of October 1, 2020

SAVINGS ACCOUNT	APY*
\$500-\$24,999.99	0.25%
\$25,000 and up	0.50%
Kids Club	2.00% #
Christmas Club	2.00% #

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%

CHECKING ACCOUNTS	APY*
Freedom Checking	0.00%
Platinum Security Checking	0.00%
BABY BOOMER CHECKING (SENIOR)	
\$5,000 and up	0.65%

CERTIFICATES OF DEPOSIT	APY*
Minimum \$1,000	
6 Months	0.60%
12 Months	0.80%
24 Months	1.00%
36 Months	1.15%
48 Months	1.25%
60 Months	1.40%

*Annual Percentage Yield #Balance limits apply

**Jumbo CD - min \$75,000 not available in 6 mo term.

Super Jumbo - min \$245,000 not available in 6 or 12 mo term.

See Truth-in-Savings Disclosures for complete information.



CALL FOR GREAT RATES or visit myttcu.org

LOAN RATES AS LOW AS 2.2%

Word Search

Q X X L A Z P U M P K I N S U
 T H A N K S G I V I N G U M P
 H A Y S T A C K P X U O C T E
 L I C B T H D N N A P P L E K
 E Q R Z A N A H D W U Y I M W
 A A A C Y L Y L A G P U S A H
 V P N V R W G R L Y L E J W A
 E Q B R F J L S T O R M R R R
 S O E A B H O K U X W I G O V
 O Q R S U A E M R A M E D W E
 E G R A P T H F K Z X J E E S
 O I Y X X I U S E R C O U N T
 M Z O L X G C M Y N L H W H B
 R F N U I P Z E N J Z B D E E
 J G R J U Z J R S J E R L J X

THANKSGIVING
 HALLOWEEN
 CRANBERRY
 PUMPKIN
 HAYRIDE
 HAYSTACK

AUTUMN
 SPICE
 APPLE
 HARVEST
 LEAVES
 TURKEY



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
 Website: www.cud.texas.gov



Car Search

Find your dream car and get it financed from the comfort of your couch. Visit our website and click the Car Search link to get started today. Try it!

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.

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 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: 9:00 a.m.—4:00 p.m.

LOAN SERVICES

1212 Tavaros Ave., Dallas, Texas 75218
 Lobby Hours: 9:00 a.m.—4:00 p.m.

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.