

WINTER 2020

TTCU

### Notes of Interest

**Holiday Closings** - The credit union will be closed in observance of the following Holidays: Wednesday, January 1st, New Year's Day; Monday, January 20th, Martin Luther King Jr. Day; Monday, February 17th, President's Day.

**Textemail** – Sign up for Textemail at our website, [www.MyTTCU.org](http://www.MyTTCU.org), and we'll keep you informed of holiday schedules, special offers, repossessions for sale and much more!

### Download the MobiMoney app

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!**



### Car Search

Try it! It's fun! Search for your dream car from our website at [www.MyTTCU.org](http://www.MyTTCU.org). You can find a dealer and apply for your loan with TTCU all in one virtual visit.

## Get all these bells and whistles for only \$6 per month\* with the new PLATINUM CHECKING account.

Existing checking accounts were upgraded in November with a free trial until January.

#### ■ Anywhere Banking Tools

Online Banking, mobile banking, online bill pay, debit card.

#### ■ BaZing Savings

Local discounts and national deals to save you money on shopping, dining, travel and more.

#### ■ Cell Phone Protection

Receive \$600 per claim (\$1200 per year) if your cell phone is broken or stolen

#### ■ ID Theft Aid

Credit monitoring, credit report and score, fraud resolution, \$10,000 Personal Identity Theft benefit.

#### ■ Roadside Assistance

Available 24/7 and free to use. Up to \$80 in covered service charges.

#### ■ \$25,000 Accidental Death Coverage

You're covered for accidental death should the unexpected happen.

#### ■ Health Savings Card

Save money on prescriptions, eye exams, frames, lenses, and hearing services.

#### ■ Buyer's Protection and Extended Warranty

Newly purchased items are protected for up to \$2500 per item if theft or accidental breakage occurs during the first 180 days of purchase, when purchased using your Platinum Checking account.

*\*Monthly fee waived with average daily balance of \$2500.*

### Other Checking Account Options:

If you prefer a basic free checking account, you will love the new **FREEDOM Checking**. No frills, no minimum balance, no monthly fee. And you get a free VISA Debit card.

Over age 50? You may prefer the **BOOMER Checking**. Includes FREE checks, no monthly fee, and it earns a nice interest rate on balances over \$5,000.

## IRS Contribution Limit Remains the Same for 2020

**For 2019\* and 2020, your total contributions to all of your traditional and Roth IRAs cannot be more than:**

- \$6,000 (\$7,000 if you're age 50 or older), or
- your taxable compensation for the year, if your compensation was less than this dollar limit.

**For 2015, 2016, 2017 and 2018, your total contributions to all of your traditional and Roth IRAs cannot be more than:**

- \$5,500 (\$6,500 if you're age 50 or older), or
- your taxable compensation for the year, if your compensation was less than this dollar limit.

Source: [www.irs.gov](http://www.irs.gov)

*\*Remember: You can still contribute for the 2019 tax year until Wednesday, April 15, 2020.*



# CALL FOR GREAT RATES or visit [textelcu.org](http://textelcu.org)

NEW CAR LOANS  
**AS LOW AS 3.6%**

## Dividend Rates

as of January 1, 2020

SAVINGS ACCOUNT	APY*
\$500-\$24,999.99	0.50%
\$25,000 and up	0.75%
Kids Club	2.00% #
Christmas Club	2.00% #
CHECKING ACCOUNTS	APY*
Freedom Checking	0.00%
Platinum Security Checking	0.00%
BABY BOOMER CHECKING (SENIOR)	
\$5,000 and up	0.65%

IRA ACCOUNT	APY*
\$0.00-\$4,999.99	1.25%
\$5,000-\$24,999.99	1.25%
\$25,000-\$74,999.99	1.50%
\$75,000 and up	1.50%

CERTIFICATES OF DEPOSIT	APY*
Minimum \$1,000	
6 Months	1.20%
12 Months	1.60%
24 Months	1.90%
36 Months	2.00%
48 Months	2.20%
60 Months	2.40%

See Truth-in-Savings Disclosures for complete information.

\*Annual Percentage Yield #Balance limits apply

\*\*Jumbo CD - min \$75,000 not available in 6 mo term. Rate match up to .10 above stated rate for that term.

Super Jumbo - min \$245,000 not available in 6 or 12 mo term. Rate match up to .20 above stated rate for that term.

## 67th Annual Business Meeting

The 67th Annual Business Meeting of Texas Telcom Credit Union will be held on Thursday, February 27th, 2020, in the credit union lobby, 8818 Garland Road, Dallas, Texas, 75218 at 5:15pm. The three confirmed nominees for the Board of Directors are Mr. Jim Williams, Mr. Martin Daniel and Mr. Robert Edmondson. The meeting should be brief and members will have the option to visit afterwards at an off-site reception.

## Word Search

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

FIREPLACE SLEDDING  
SNOWBALL BLANKET  
MITTENS BOOTS  
JACKET SCARF



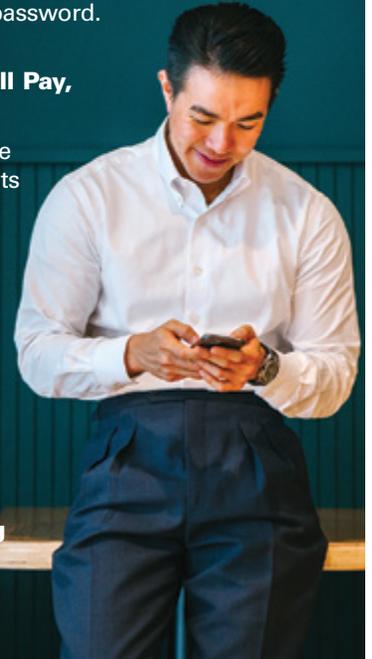
## Online Bill Pay

A better way to receive and pay your bills – It's time to get organized, and we're here to help. When you receive and pay your bills with TTCU's enhanced Online Bill Pay, you can manage your bills in one place. See when they're due and how much you owe. One website, one password. Now that's organized.

With TTCU's Online Bill Pay, you get:

- **Organization** – Manage your bills and payments from one convenient location
- **Control** – Pay what you'd like, when you like, unlike auto-debit
- **Convenience** – Pay anyone who you normally pay by check

Login in to Virtual Branch at [textelcu.org](http://textelcu.org) to get started today.



# 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 – VP Lending  
Faith Hernandez – VP Operations  
Anna Perrin – Loan 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.

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.