

## A Note From Our President

Summer is around the corner, and there is so much to look forward to! Graduations, vacations, and summertime activities are all coming down the pipe, and it's that time of year when everyone just feels better.

As always, we are committed to serving our community 24/7, 365 days a year. Whatever your big plans are for the season and in life, we have a solution to help you pull them off. Sending a kid off to college? We can help with that. Planning a family vacation? We can help with that too. We can even help you score the boat you've been eyeing so you can enjoy summer to the fullest.

You deserve to enjoy these things and feel financially confident in doing so. Our promise is to always support you and your unique needs, no matter the season. Here's to making a splash and enjoying some summer fun!

- Pam Toler, President/CEO

### WE'LL PAY YOU TO REFINANCE WITH US!

Refinance your auto loan from another financial institution and make Texas Telcom CU your primary financial institution to receive \$200! Don't miss out on this amazing promo! Offer valid through the end of the year.

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## CHEAP THINGS TO DO WITH YOUR KIDS THIS SUMMER

The weather is warming up, and the school semester is winding down! Soon the kids will be home and ready for some summer fun! You're looking for fun summer activities that won't cost a fortune. We want to help make this the best summer yet, so here are some fun, affordable ideas to ensure your kids have a blast!

**Backyard Summer Camp** - Summer camp doesn't have to cost an arm and a leg. You can build obstacle courses out of cardboard boxes, laundry baskets, or anything else you want. Make some friendship bracelets out of yarn, dance to your favorite campfire songs, and end the night with a homemade blanket tent under the stars. It's the perfect summer camp experience without the price tag.

**Homemade Water park** - There's nothing like a trip to the water park on a hot summer day. This year, you can soak up the fun at home! With just a large tarp, a sprinkler, and some dish soap, you can roll out a perfect slip-n-slide.

It's fun to enjoy your summer at home, but maybe you're hoping to spend next year's break somewhere new. Consider a Vacation Club Account! Set up automatic withdrawals and let it build and before you know it, you'll be jetting off on your next adventure!

### SPRING 2023 NEWSLETTER

#### Holiday Closures

Memorial Day  
Monday, May 29, 2023

Juneteenth  
Monday, June 19, 2023

Shred Day  
Friday, April 21, 2023  
11 a.m. - 2 p.m.  
Open To The Community



### NEED EXTRA CASH FOR VACATION?

Our personal loans can make your getaway a reality. Start planning your dream vacation today.

### LOOKING FOR THE BEST CD RATES?

Look no further than Texas Telcom CU! For a limited time, if you find a higher interest rate somewhere else, we'll match it for your Jumbo Certificate of Deposit! Don't miss out on this exclusive promo!

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## THREE TIPS ON HOW TO FINANCIALLY PREPARE FOR COLLEGE

Going to college opens you up to many brand-new experiences and challenges. Striking out on your own to become a financially independent adult can be scary, especially if you don't feel prepared. Here are a few financial tips to help you feel ready to take on the world!

**Create a Budget** - Creating a realistic budget is the best way to set yourself up for financial success in college. Start by making a list of daily, monthly, and yearly expenses and map out their costs. From there, you will have a solid idea of how much you will spend overall. You can also practice with your budget before you go to school to get used to the structure. Don't forget to add a little treat to your budget now and then!

**Earn Some Extra Cash** - Bringing in a little extra money before your first day of class gives you an advantage for your financial future. Whether you work a summer job or start a side hustle, any additional income can help you feel secure and prepared for the next season of your life.

**Build Your Credit** - Your credit score will stick with you throughout your life, so it's smart to start building it early. Going into college with a good credit score will open plenty of opportunities for you. You can start building your credit by opening a secured credit card. Owning a secured credit card is like putting training wheels on a regular credit card, so there is less room for error. If opening a credit card yourself seems too intimidating, you can become an authorized user on your parent or guardian's credit card.



### READY TO SIMPLIFY YOUR FINANCIAL LIFE?

Make Texas Telcom CU your primary financial institution with our awesome checking account options! Enjoy easy access to your funds, online banking, and much more.

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**SCAN THE CODE TO VISIT OUR PRIVACY POLICY**

# 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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#### 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)

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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.

### DIVIDEND RATES as of January 1, 2023

Savings Account	APY*	IRA Account	APY*
\$500-\$24,999.99	0.15%	\$0.00 - \$4,999.99	0.90%
\$25,000 and up	0.40%	\$5,000 - \$24,999.99	0.90%
Kids Club #	1.00%	\$25,000 - \$74,999.99	1.15%
Christmas Club #	1.00%	\$75,000 and up	1.15%

Checking Accounts	APY*
Freedom Checking	0.00%
Platinum Security Checking	0.00%
Baby Boomer Checking (Senior)	
\$5,000 and up	0.55%

Certificates of Deposit
Call us or visit our website for current rates.

\*Annual Percentage Yield. #Balance limits apply. See Truth-in-Savings Disclosures for complete information.

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### 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)