



A Note From Our CEO

As we soar into the third quarter of the year, we want to thank you for your membership at Texas Telcom CU. We have had an amazing year so far and would not have been as successful without our members, branch employees, and community.

Much has changed over the past year, but with the patience and commitment from our members and the support of our community, we have been able to achieve more than we could ever expect. By adapting to meet member needs, our digital operations can now offer a full range of financial services and products, expanding our ability to effectively serve our members.

On behalf of the Texas Telcom CU, I would like to extend our appreciation for your continued commitment in our efforts to be the primary financial institution for our members. We will continue to strive each day to positively impact and enrich the lives of our members. Please don't hesitate to contact us today to let us know how we can help you achieve your financial goals this summer.

- Pam Toler, President/CEO

Notes of Interest

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.

Referral Rewards: When you tell your friends and family about the benefits of membership at TTCU, and they open an account, you can earn \$25 or tickets to the Dallas Arboretum. Share the beauty!

Stay Informed! Keep up with important Texas Telcom Credit Union news, events, specials, newsletters, holiday closings and more delivered directly to your email. Signing up is easy. Simply go to www.myttcu.org and subscribe right there on the home page!

Annual Disclosures: As a State Chartered Credit Union, we are required to post certain Annual Disclosures. Please note, the 2021/2022 disclosures can be found on our website which include the 68th Annual Business Meeting Program as well as the 2021/2022 Privacy Policy.

Avoid a Paper Statement Fee: Electronic statements are delivered quickly and securely via your online account access. Plus, they are accessible for 18 months after you receive them. There is a \$3 fee for receiving a paper statement via snail mail.

SUMMER 2021 NEWSLETTER

Holiday Closures
Independence Day
Monday, July 5

Labor Day
Monday, September 6

Summer Word Search

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

- | | | |
|--------------------------------------|---------------------------------------|--------------------------------------|
| Activity
Air
Camping
Garden | Heat
Hot
July Fourth
Outside | Pool
Rain
Sunshine
Swimming |
|--------------------------------------|---------------------------------------|--------------------------------------|



TTCU
YOUR COMMUNITY CREDIT UNION!

REFERRING MEMBER INFORMATION

MEMBER'S NAME OR MEMBER NUMBER

NEW MEMBER INFORMATION

MEMBER'S NAME OR MEMBER NUMBER

**REFER A MEMBER
& GET REWARDED**

*PRESENT THIS CARD WHEN OPENING ACCOUNT

MobiMoney

Card + Phone

- Card on/off
- Spending Limits
- Location Controls
- Receipt Organization
- Purchase Alerts



Board of Directors Election

In February 2022, the terms of two Directors expire: Mr. Ed Long, Jr. and Mr. Larry Starrett. 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 Friday, July 16, 2021. 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 Monday, July 19, 2021 that must be completed and returned to the Nominating Committee by Monday, August 2, 2021. 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 27, 2021. A list of confirmed nominees for these Board positions will be posted in the lobby and included in the winter newsletter.



FOLLOW US ON SOCIAL MEDIA

@textelcu
 @textelcu
 @textastelcomcu

Get out of the heat this summer with a Home Equity Loan from TTCU!

Kick back and relax with a Rec Loan!

What's New?

Zelle is here!
Send or request money between friends. Split the dinner bill!

Mobile Deposits are easier than ever.
Just log into your TTCU Mobile App and click Deposit to get started!

Online Payments!
Three easy options for making your loan payment online.

Education Center:
A new webpage with demos and click-through tutorials.

[LEARN MORE](#)

AUTO RATES AS LOW AS 2.20% APR!

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
 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.

DIVIDEND RATES as of April 1, 2021

Savings Account	APY*	IRA Account	APY*
\$500-\$24,999.99	0.25%	\$0.00 - \$4,999.99	1.00%
\$25,000 and up	0.50%	\$5,000 - \$24,999.99	1.00%
Kids Club #	1.00%	\$25,000 - \$74,999.99	1.25%
Christmas Club #	1.00%	\$75,000 and up	1.25%

Checking Accounts	APY*	Certificates of Deposit*	APY*
Freedom Checking	0.00%	Minimum of \$1,000	
Platinum Security Checking	0.00%	6 Months	0.60%
Baby Boomer Checking (Senior)		12 Months	0.80%
		24 Months	1.00%
\$5,000 and up	0.65%	36 Months	1.15%
		48 Months	1.25%
		60 Months	1.40%

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

**Jumbo CD - min \$75,000 not available in 6 mo term.
 Super Jumbo - min \$245,000 not available in 6 or 12 mo term.