

A Note From Our President

I hope this letter finds you well. As we enter the next quarter, I want to take a moment to update you on the latest happenings at Texas Telcom Credit Union and express my sincere appreciation for your continued support.

Our commitment to providing you with competitive rates and exceptional service remains unwavering. It is our mission to not only be your financial institution but to also be a trusted partner in your financial journey.

As always, we value your feedback and are working to improve our products and services to serve your needs. If you have any suggestions or questions, please do not hesitate to reach out.

Thank you for your continued trust and loyalty to Texas Telcom CU. We look forward to serving you in the upcoming quarter and beyond.

- Pam Toler, President/CEO

SIMPLIFY YOUR FINANCES!

Our checking accounts offer easy access to your funds, online banking, and much more. Plus, enjoy the peace of mind that comes with our exceptional member service.

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CREDIT SCORE TRUTHS AND MYTHS: DEBUNKING COMMON MISCONCEPTIONS FOR FINANCIAL SUCCESS

Although credit scores may be confusing - it is important to know the truths and myths.

- **Truths:** Payment history matters, credit utilization matters, negative information can stay on your report, and regular monitoring is important
- **Myths:** Checking your credit score won't lower it, closing old accounts can hurt your score, and credit repair companies can't instantly fix your credit

It is important to stay informed about your credit health, monitor your credit regularly, and be cautious of false promises from credit repair companies.



UNLOCK YOUR SAVINGS POTENTIAL!

Start saving today for the holidays with our Christmas Club Account. Your funds will automatically transfer to your Regular Savings Account on November 1, so you are able to access it for all of your holiday needs! Plus, no minimum balance is required.

SUMMER 2023 NEWSLETTER

Holiday Closures

Independence Day
Tuesday, July 4

Labor Day
Monday, September 4

NEW FEATURE

JOIN THE CONVERSATION.

Experience real-time connection with our live chat feature on our website. Have questions? Need assistance? We're just a click away! Let's chat and make your financial goals a reality.



CALLING ALL TEXAS TELCOM CU MEMBERS!

Know someone who could benefit from our incredible financial services? Refer a friend and share the credit union love! Spread the word, grow our community, and let's create a stronger financial future together!

For details, visit:
textelcu.org/join

BACK-TO-SCHOOL CHECKLIST: TIPS FOR COLLEGE STUDENTS

As the summer break comes to an end, it's time to gear up for the start of the new academic year. Whether you're a new college student or a returning one, the back-to-school season can be overwhelming, especially when you're trying to get organized and prepared for the upcoming semester. That's why having a checklist can be a helpful tool to ensure you have everything you need to start the school year off right. Start by planning your budget, buying textbooks, getting organized, and applying for scholarships.

Are you feeling tight on cash for books and your budget? Let us help! Apply for a back-to-school personal loan. **Visit: textelcu.org/personal-loans**



REV UP YOUR DREAMS AND HIT THE ROAD WITH OUR UNBEATABLE AUTO LOANS!

Whether you're craving a sleek ride or a spacious adventure companion, we've got you covered. Our competitive rates and flexible terms make car financing a breeze.

[APPLY TODAY ON OUR WEBSITE](#)

EARN MORE WITH A CD!

Take advantage of our rate match promotion. If you find a better rate at another financial institution, we'll match it for your Jumbo Certificate of Deposit. Don't miss this promo!

[LEARN MORE](#)

Unlock the door to financial freedom with a savings account!

Start building your nest egg, one deposit at a time. Watch your money grow and secure your future.

[LEARN MORE](#)



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
Jay Mounce—VP Lending
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

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.

BOARD OF DIRECTORS ELECTIONS

In February 2024, the terms of two directors expire: Mr. Michael Robbins and Mr. W.A. Ashwood. 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 Friday, July 14, 2023. 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 17, 2023 that must be completed and returned to the Nominating Committee by Tuesday, August 1, 2023. 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 25, 2023. A list of confirmed nominees for these Board positions will be posted in the lobby and included in the winter newsletter.

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

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.