



## A Note From Our CEO

As the final months of 2021 quickly approach, we would like to thank all of our members for your continued loyalty and support. We here at Texas Telcom CU could not have made it this far without all of you!

We are heading into the final quarter of the year, and we want to help you finish strong. From prepping your kids for the new school year to countless hours of holiday shopping, Texas Telcom CU wants you to know that we are here to be the guiding light for your financial success.

Again, thank you for taking the journey with us through 2021 and all of the uncertainty that it has held. As we close out the year, everyone at Texas Telcom CU wants you to know that we are here for you and that we are wishing you a happy and healthy final quarter. Let's end this year strong!

- Pam Toler, President/CEO

## SEASONAL SAVINGS GUIDE

Here are a few ways you can make some hidden savings each month.

**October:** Start planning for fall holidays. Do Halloween for less with homemade costumes and bulk candy. Decorate frugally inside and out with mums, pumpkins, and a few scarecrows.

**November:** Think about your holiday plans and how you can save. If you're traveling, book early and travel off-peak if possible. If you're hosting, consider a potluck where each guest contributes a dish or beverage.

**December:** Set a holiday budget and stick with it. When it comes to family gift exchanges, suggest a 'Secret Santa' gift exchange in order to minimize the money and time spent on gift-buying.



### 13TH ANNUAL TOY DRIVE!

Bring your new unwrapped toys or monetary gifts to help make the holidays brighter for needy children! Questions? Contact Ms. Karen Torres: [ktorres@textelcu.org](mailto:ktorres@textelcu.org)

## FALL 2021 NEWSLETTER

### Holiday Closures

Columbus Day  
October 11

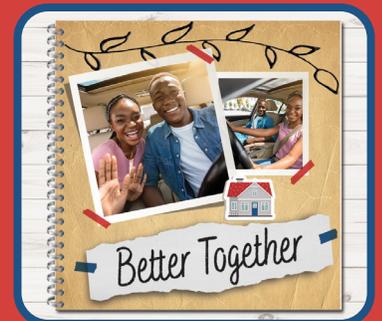
Veterans Day  
November 11

Thanksgiving  
November 25

Black Friday  
November 26

Christmas Eve  
December 24

New Year's Eve  
December 31



Fall road trips are "Better Together!" Get road trip ready with an auto loan from Texas Telcom Credit Union. Hit the road with a new set of wheels!



Are you looking for something to satisfy your sweet tooth? We have the perfect solution! Our checking accounts are as sweet as can be. With three different types of checking accounts, you are sure to find one that fits all of your needs.

[LEARN MORE](#)



**COME CELEBRATE  
INTERNATIONAL CREDIT  
UNION DAY WITH US!**

**Thursday, October 21**



Keep it EASY AND SIMPLE!

At Texas Telcom Credit Union, we like to keep things easy and simple. Experience easy financing with our credit card! Avoid high-interest credit cards and apply for our Mastercard today!



We all carry our phones everywhere we go. Wouldn't it be convenient to check your accounts anywhere you go? Good news, you can! Download our mobile app and experience convenient banking at your fingertips!



### MORE JOLLY IN YOUR HOLIDAY!

**Holiday Loan:** Let us help make your holidays easier and use this loan on anything you may need. Be able to deck the halls with boughs of holly and be jolly while doing it!

**2021 Christmas Club Accounts:** Funds will be transferred into your share account effective the evening of October 31.

**Holiday Skip-A-Pay:** Skip your November loan payment for a bit more cash in your wallet this holiday season!

Visit the form: [textelcu.org/forms](http://textelcu.org/forms)

## HOW TO CONTROL HOLIDAY SPENDING

Think you can't get through the holidays without spending a fortune? It can be easy to go overboard on holiday shopping, but with a little bit of planning and budgeting, it is possible to celebrate without spending all of your cash or maxing out your credit cards. Use these eight practical tips to ensure you stay on budget for the new year, rather than getting wrapped up in holiday spending.

- Set holiday spending limits and stick to them
- Be realistic about your spending budget and what you can afford
- Give the gift of your time for loved ones who may prefer that gift
- Build better spending habits and keep yourself accountable
- A small, thoughtful gift is worth more than an expensive gift that someone may never use

### DIVIDEND RATES as of Oct 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%
\$5,000 and up	0.65%	24 Months	1.00%
		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.

### 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)

## ★ FOLLOW US ON SOCIAL MEDIA ★



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: 9:00 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](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.