



# Texoma Educators

FEDERAL CREDIT UNION

## MEMBERS' LINK

TEFCU'S NEWSLETTER

SPRING/SUMMER 2021

Refer a friend/family member and earn cash! Go to [www.texomaeducators.com/referral](http://www.texomaeducators.com/referral) for more details.

### COVID UPDATES

Although Texans are no longer required to wear masks, here at TEFCU we strongly encourage masks and require them when entering the lobby. We continue to ask all of our members to use social distancing and to regularly use hand sanitizers that we've placed throughout the lobby. Covid-19 has not disappeared, but there is hope that we're nearing the end.

With rapid vaccine distribution, it looks like we could be getting closer to "normal." We encourage our members and our employees to get the vaccine as it becomes more available. You can learn where vaccine providers are and more by going to [cdc.gov](http://cdc.gov).

But for now, don't forget to mask up, wash your hands, and social distance!

Member's Link Published for members of TEFCU. Please send questions or comments to:  
Marketing Department  
506 W Lamar  
Sherman, TX 75090  
903-892-1505



**Finance your auto loan with us!**

**New car rates start at 1.9%**

**Plus no payment for 60 days!**



We do business in accordance with the Federal Housing Law and the Equal Opportunity Credit Act.

Your savings belong to you. Not to at least \$250,000, not covered by the FDIC and not covered by the FDIC.  
**NCUA**  
National Credit Union Administration, a U.S. Government Agency



# Summer Skip-A-Pay is back!



**For just \$30 you can postpone a loan payment this summer and use the extra cash for vacation or traveling with friends and family. Visit a TEFCU office to pick up the application. Mail, fax, or bring the completed form to a TEFCU branch, and we'll take care of the rest!**  
**Offer available June 1, 2021 - July 31, 2021**



A MasterCard® or VISA® from TEFCU will take you everywhere you want to go. You can also pay off higher-rate credit cards with your TEFCU credit card. Imagine what you will save in interest fees alone! A TEFCU credit card gives you convenience, security, and flexibility at a lower cost than most other credit cards. Plus, there's no annual fee, and you'll enjoy the extra benefits. With rates at 9% what are you waiting for?

Call Texoma Educators today to get your low rate credit card!

## Set up an Automatic transfer

**Make saving easy by setting up an automatic transfer from your checking account to your savings account each paycheck.**



# TEFCU ANNUAL MEETING RESCHEDULED

JUNE 14, 2021 AT 7:00 PM

AT THE SHERMAN MUNICIPAL BUILDING.

VOTE ON BOARD MEMBERS AND LEARN  
ABOUT THE STATE OF THE CREDIT  
UNION!



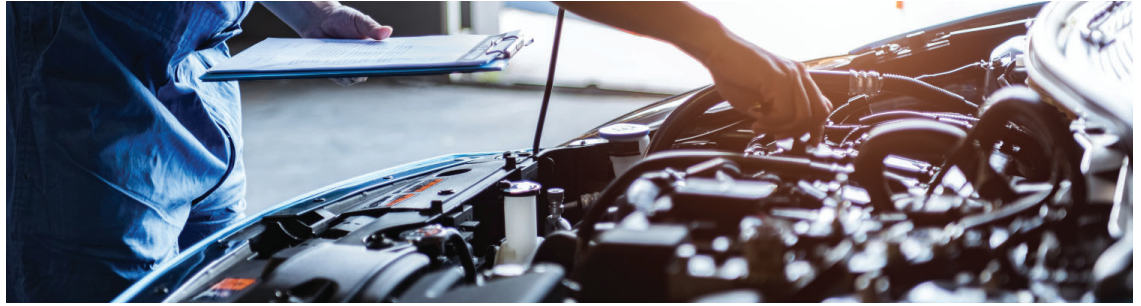
## 2021 TEFCU Memorial Scholarship

If you're a member of TEFCU and are planning on attending college this upcoming semester, you may want to apply for the TEFCU Annual Scholarship!

We will be awarding five \$2,000 scholarships to high school seniors, current college students, and adult students. Make sure to go to [texomaeducators.com](http://texomaeducators.com) for more information.

Completed applications must be  
submitted by Friday May 1, 2021 by  
5p.m.

# Don't Get Caught in an Auto Warranty Scam!



Another phone call, another scam. It's not just you, those robocalls just won't stop! More than just an annoyance, scam calls cost 56 million Americans a financial loss in 2020.

One of the most common scams over the phone is the auto warranty scam. Here's all you need to know about it:

## How the scam plays out

In this ruse, scammers posing as representatives of a car dealership or manufacturer call to tell you that your auto warranty is about to expire. The scammer then goes into a pitch for renewing your warranty. During the call, you may be prompted to press a number to stay on the line, and then you're asked to provide personal information to continue the process of renewing your warranty. If you follow instructions, you'll be playing right into a scam.

## How to spot a scam

Look out for these red flags:

- When it's a robot on the line, you're almost certainly talking to a scammer.
- Feel the pressure? Scammers notoriously lead victims to act first and think later by claiming their offer is available for a limited time only.
- Is the caller demanding a small processing fee before supplying you with real details and information on the plan? If yes, you're being scammed.

Some things in life are not meant to be shared, especially your private information. Never share your Social Security number, credit card information or checking account details with an unverified caller.

It's instinct to grab the phone when it rings, but hold off just a moment. First, check the Caller ID. Legitimate telemarketers are required to display their phone number and the name/or phone number of the company they represent. If this information is missing, you're being phone-tagged by a scammer.

Don't let an authentic-looking Caller ID fool you, though. Scammers often spoof numbers to make it appear as if they are calling from a legitimate company. If you suspect spoofing, ignore the call, and then call the number of the company that allegedly reached out to you, to ask about the call.

If those robocalls are not letting up, you can always block the number on your phone. That'll show those scammers!

Holidays:  
Memorial Day  
May 31, 2021  
Observance of Independence Day  
July 5, 2021  
Labor Day  
September 6, 2021

Statistics:  
As of March 2021  
Assets: \$111 Million  
Loans: \$40 Million  
Shares: \$67 Million  
Capital: 12%  
Members: 8,066

Locations:  
Main Office  
506 W. Lamar St.  
Sherman, Tx 75090  
903-892-1505  
ATM location

Denison  
530 W. Woodard  
Denison, Tx 75020  
903-465-1322  
ATM location

Durant  
424 N. Washington  
Durant, Ok 74701  
580-920-1177  
ATM location

Austin College  
ATM location  
Wright Center

