

MEMBER'S LINK

Lines From Lou

2022 is here! Are you thinking a new or used vehicle is in your new year? Take advantage of the dealer's rebates and financing, THEN move the loan to TEFCU. On a \$25,000.00 loan you can save thousands!

\$2,000 savings is worth a call or visit to your credit union! Look at the savings and maybe skip your April or May payment during the transfer.

Remember that we are a hometown non-profit, here to serve our members. We hope to hear from you soon!

Louella Williams
President/CEO

*Must meet standard loan policy requirements to qualify.
No internal refinances. Cannot hold rate for special-order vehicles.

Rev Up for Spring!

**Are you ready for spring?
Rev up with new-to-you wheels!**

We've discounted used car loan rates 1% through May 31, as low as 2.9%.

Certain restrictions apply for qualification. Final rate will depend on your credit history. All loans are subject to approval.

Contact a loan officer or branch manager for details!



	TEFCU*		Other Bank		Monthly Savings	TOTAL SAVINGS
60-month loan	1.9%	\$437.12	5.9%	\$482.20	\$45.08	\$2,704
72-month loan	2.9%	\$378.74	5.9%	\$413.18	\$34.44	\$2,479
84-month loan	3.9%	\$340.59	5.9%	\$364.06	\$23.47	\$1,971

Christmas Club for 2022

It's time to start a Christmas Club account for 2022! Visit one of our offices, and start saving with as little as \$5.

You can make deposits throughout the year—but no withdrawals. The funds will be transferred to your share account on November 1. A Christmas Club account helps you save easily throughout the year, and be ready for holiday shopping!



Now Accepting Scholarship Applications

It's scholarship season! Graduating seniors, current college students, adult students and teachers should apply for one of our \$2,000 scholarships.

Applications are due Monday, May 2.
All applicants must be a primary account holder by the due date.

Learn more and download the application—
visit www.texomaeducators.com/Scholarships



Reclaimed Ford Dually for Sale — Choose this powerful dually for all your hauling needs!

2013 Ford F350 DRW

- ▶ Supercab XLT 4WD
- ▶ Dually
- ▶ Diesel
- ▶ 6.7 Power Stroke
- ▶ 232,350 miles

\$19,000

or best offer



FOR SALE

Hit the Open Road

Hit the open road! Get cash back
April 1 – June 30, 2022 for your loan
on a new motorcycle, ATV or side-by-side.

minimum \$15,000 loan ... get \$150!

minimum \$20,000 loan ... get \$200!

minimum \$25,000 loan ... get \$250!

Certain restrictions apply for qualification.
All loans are subject to approval.

**Contact a loan officer or branch
manager for details!**



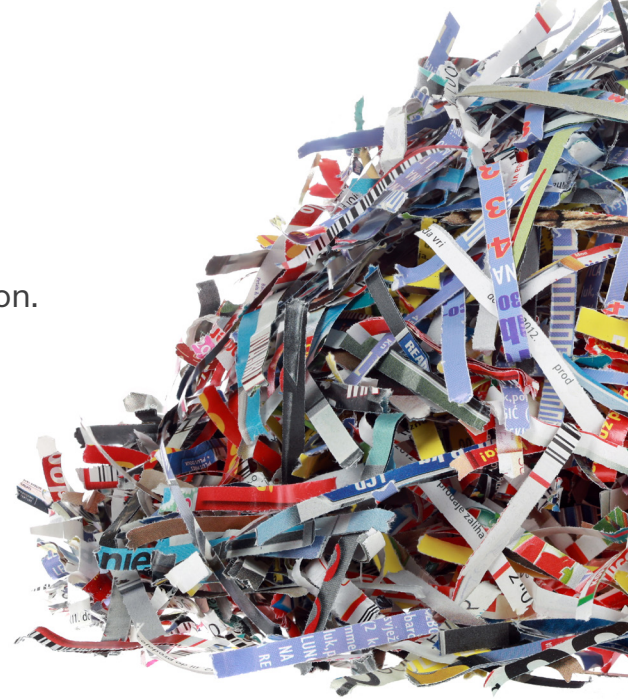
Bring Your Sensitive Papers to Our Shredding Event

Time to shred! An important aspect of financial responsibility is shredding documents in a timely fashion.



Mark your calendar and start setting aside your paperwork

Shred-It
Saturday, June 25, 9 am – 1 pm
(in our Sherman parking lot)



The Federal Trade Commission offers this advice about what to shred and when:

Pay stubs — Shred them after checking them against your W-2.

Tax-related receipts or canceled checks — Wait seven years before shredding.

Credit card statements, utility bills — Shred immediately after paying them.

Sales receipts — Shred unless they're related to warranties, taxes or insurance.

Bank statements, medical bills — Shred after one year (unless you have an unresolved dispute).

If you're thinking about keeping everything just in case, remember that identity thieves can't find documents you have destroyed! Shredding documents with your personal information reduces the likelihood that you'll be a victim of identity theft.

Take Off

Take off! Get cash back **April 1 – June 30, 2022** for your loan on a new boat, RV or personal watercraft (e.g. Jet Ski).

minimum \$15,000 loan ... get \$150!

minimum \$20,000 loan ... get \$200!

minimum \$25,000 loan ... get \$250!

Certain restrictions apply for qualification. All loans are subject to approval.

Contact a loan officer or branch manager for details!



Download the TEFCU Mobile App

TEFCU offers online banking on the go! With the TEFCU app, you can utilize all of our online services.

Set-up

To begin, log into online banking, and visit the Self Service tab. Under Additional Services, click Mobiliti. You can set your preferences, accounts to be utilized through the app, and text banking.

Next, visit Google Play or the iTunes Store. Search for Texoma Educators Federal Credit Union. Download the app, then log into your accounts using your online banking credentials.

App Features

Instant Balances — View your account balances in real time as transactions occur using Instant Balance.

View Accounts — Customize the app by selecting the accounts you'd like to view.

Bill Payment — If you are signed up for Bill Pay through online banking, you can pay your bills via the app.

View Rates — View our current offered CD rates, any time and anywhere.

PopMoney — If you are signed up with PopMoney through online banking, you can transfer money to friends or vendors from your phone.

Find ATM/Branches — Locate our nearest branch or ATM.

Coming In 2022

- In 2022, PopMoney will transition to the popular Zelle app for person-to-person payments.
- We'll be rolling out remote deposit—take photos of checks to deposit them right from your device.

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



AMERICA'S CREDIT UNIONS™

UPCOMING HOLIDAYS

May 30, Memorial Day – Closed
July 4, Independence Day – Closed
September 5, Labor Day – Closed

STATISTICS

As of March 31, 2022
Assets – \$123.59 million
Loans – \$38.46 million
Shares – \$107.96 million
Capital – 12.09%
Members – 8,177

LOCATIONS

Main Office

506 W Lamar St
Sherman, TX 75090
903.892.1505
ATM

Durant

424 N Washington
Durant, OK 74701
580.920.1177
ATM

Denison

530 W Woodard
Denison, TX 75020
903.465.1322
ATM

Austin College

Wright Center
ATM only

We're Here to Help! Contact Us

Texomaeducators.com

info@texomaeducators.com