



# Texoma Educators FEDERAL CREDIT UNION

## MEMBERS' LINK

TEFCU'S NEWLETTER

FALL/WINTER

TEFCU is having a logo contest and we want *your* help! Check out the back page for more details.

### LINES FROM LOU

It is almost 2020! Buyer Beware! How about the end of the year sales coming up from all types of auto makers? I hope you are taking their rebates, and/or financing, AND THEN take advantage of moving the loan to TEFCU to save a few \$\$\$\$ . On a \$35,000.00 vehicle loan, you can save thousands!!

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

	<u>TEFCU</u>	<u>ABC Financial</u>	<u>Monthly Savings</u>	<u>Total Savings</u>
60 Months	\$611.98/1.9%*	\$691.54/6.9%	\$79.56 Per Mo.	\$4,773
72 Months	\$530.27/2.9%*	\$595.18/6.9%	\$64.91 Per Mo.	\$4,673



Remember that your TEFCU staff is just a phone call away, or if you prefer a one-on-one visit, drop by and see one of our loan officers. I would say THOUSANDS \$\$\$\$ is worth the phone call or e-mail. The Savings could pay your full coverage car insurance. Think about it! Come and See Us Soon!

-Lou

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

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

## Meet Lucie!

**SHE'S THE YOUNGEST OF THREE GENERATIONS THAT TRUST TEFCU FOR THEIR FINANCIAL NEEDS!**

**She opened a savings account with her own money. She is so proud to follow her mother and grandmother's footsteps. She received 16 wooden nickels and a piggy bank.**



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



JOIN US FOR SOME

# TRICKS AND TREATS

**OCT 31**

**CANDY • TREATS • COSTUME CONTEST**

**1PM TO 5PM**

**ALL TEFCU LOCATIONS**



## Scholarship Winners!

### High School Seniors

**Logan Alexander - S&S**  
**Avery Layton - Bells**  
**Chanler Podany - Durant**

### College Students

**Chaz Hodge - SOSU**  
**James McDaniel - Stephen F Austin**



**Chaze, Logan, Chanler, and Avery**





# BLACK FRIDAY 2019

NO PURCHASE FEE ON ALL VISA GIFT CARDS

Limit 10 per member

November 29, 2019 8a.m.-12p.m.

## Winter Skip-A-Pay

For \$30 you can postpone a loan payment this holiday season and use the extra cash for shopping, traveling, or to see family and friends.

If your payment is normally paid through payroll deduction, your payment will be deposited to your savings account on the effective payroll date for the month you skip.

For members who pay by automatic transfer from a TEFCU account, your loan payment will remain in your account.

Visit our office or check online to get a form.  
Offer available November 1, 2019-January 31, 2020.



## Santa's coming to TEFCU!



Santa is visiting all TEFCU locations during the month of December. Join us for Christmas music, refreshments, and free photos with Santa himself!



More information will be available soon. Keep an eye on our Facebook page for more details.

## Christmas Club Accounts!

For current account holders: Your Christmas Club account funds will be transferred to your Share account(01) on November 1st.

If you're interested in creating a Christmas club account visit our office and open an account with as little as \$5. You can have as many deposits as you like throughout the year. November 1st the funds will transfer to your share account so can get started on your Christmas shopping!



# NEW YEAR, NEW DECADE, NEW ...TEFCU?

TEFCU is ringing in the new year by asking the community to be a part of our logo change! We will be having a logo contest where anyone can submit their ideas to be considered by the board to be the new face for TEFCU. There will be a cash prize of \$500 for the logo that is chosen or used for inspiration. Those interested can submit an image by emailing the Marketing Director at [stephanie@texomaeducators.com](mailto:stephanie@texomaeducators.com) or going to [texomaeducators.com](http://texomaeducators.com) and reading official rules. All entries must include signed entry form stating that contestant agrees to releasing all rights to TEFCU.

Deadline is March 31<sup>st</sup>, 2020

GOOD LUCK!



WE'RE STILL THE SAME CREDIT UNION YOU KNOW AND LOVE,  
JUST WITH A FRESH FACE!

## Holidays:

Nov. 12 - Veterans Day  
Nov. 21 - Thanksgiving  
Eve Close at 2:00  
Nov. 28 - Thanksgiving  
Dec. 24 - Christmas  
Eve Close at 12:00  
Dec. 25 - Christmas  
Jan. 20 - MLK Day  
Feb. 17 - Presidents  
Day

## Statistics:

As of July 2019  
Assets: \$95.59 Million  
Loans: \$37.88 Million  
Shares: \$81.68 Million  
Capital: \$12.92 Million  
Members: 7,880

## Locations:

Main office  
506 W Lamar St.  
Sherman, Tx 75090  
903-892-1505  
ATM Available

## Denison

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

## Durant

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

Austin College  
ATM available,  
Wright Center

## *Annual Meeting*

**MONDAY FEBRUARY 3, 2020 7P.M.  
SHERMAN MUNICIPAL BALLROOM**

### AGENDA:

- VOTE ON YOUR BOARD MEMBERS
- GOALS OF TEFCU IN 2020
- FIND OUT ABOUT THE STATE OF THE CREDIT UNION
- ENJOY REFRESHMENTS
- PICK UP YOUR 2020 CALENDAR
- WIN CASH DOOR PRIZES!

