



# Texoma Educators

FEDERAL CREDIT UNION

## MEMBERS' LINK

TEFCU'S NEWLETTER

FALL/WINTER 2020

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

### HOLIDAYS DURING COVID

Many people around the world aren't planning on having their usual holiday festivities. Some plan to social distance and others are limiting their gathering to 6-8 people. Traditions like the Macy's Thanksgiving Day Parade has not been canceled yet but it certainly will be different at the very least. This is just an example of the many traditions that we have every year and take for granted.



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

In efforts to help our members during the holiday season, we outlined some tips to be smart and stay safe during the holidays this year.

- Don't eat buffet style, instead have one person serve the food to prevent excessive touching of food.
- Limit the size of gatherings and check with the CDC for new standards.
- Try zoom parties instead of New Year's Eve parties.
- More online shopping and mailing gifts will be done than ever before. Plan to send out packages with plenty of time for shipping delays.
- Santa at the mall will most likely be canceled. Instead, consider face timing with Santa for interaction with the kids.

The best way to make the best of the holiday season is to plan far enough in advance and to be creative with the holidays all while staying safe.

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



Happy Holidays from your TEFCU family!





# TEFCU 2020 Memorial Scholarship Winners

## High School Seniors:

**Morgan Bradshaw - Sherman**

**Cam Montgomery - Van Alstyne**

**Blake Watson - Van Alstyne**

## College Students:

**Eli Norris - Texas A&M**

**James McDaniel - Steven F. Austin**

Happy Thanksgiving  
From your TEFCU family

We will be closing early  
November 25 at 2:00 pm and  
closed November 26th



**Black Friday  
2020**

**No purchase fee on all  
VISA gift cards**

**Limit 5 per member**

Call TEFCU branch for details.

**November 27th, 2020 8a.m.-12p.m.**





## Christmas Club

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 you can get started on your Christmas shopping!

## *Santa's Coming!*

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.

## 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.

# 2020 Eco Special CD rate!

## 1 year at .15%

### Holidays:

- Nov. 11 - Veterans Day
- Nov. 25 - Thanksgiving  
Eve Close at 2:00
- Nov. 26 - Thanksgiving
- Dec. 24 - Christmas  
Eve Close at 12:00
- Dec. 25 - Christmas
- Jan. 18 - MLK Day
- Feb. 15 - Presidents Day

### Statistics:

- As of August 2020
- Assets: \$104 Million
- Loans: \$41 Million
- Shares: \$90 Million
- Capital: 13%
- Members: 8,070

### 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

**Exercise your right to vote!**

**Election day is November 3rd, 2020**



## Move your auto loan to TEFCU

Save interest and skip a car payment in the process of refinancing!

**Refinancing and financing rates as low as**  
**1.9% - 5 years**  
**2.9% - 6 years**  
**3.9% - 7 years**

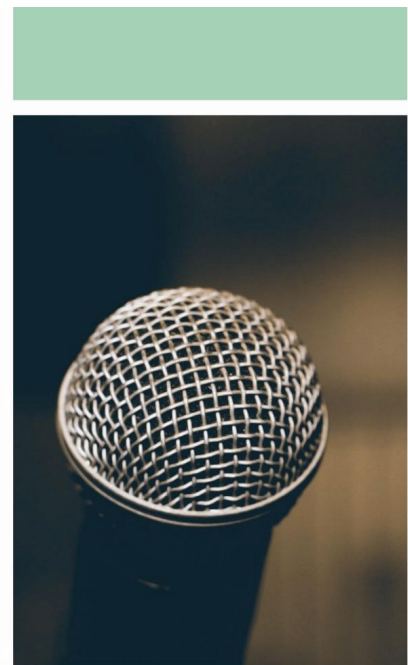


Rates are subject to approval. Not available for internal refinancing. Talk to a loan officer for details. Call for used car rates as well.

## TEFCU ANNUAL MEETING

FEBRUARY 1ST, 2021  
AT THE SHERMAN MUNICIPAL BUILDING

VOTE ON BOARD MEMBERS, FIND OUT 2021 GOALS, LEARN ABOUT THE STATE OF THE CREDIT UNION, AND PICK UP YOUR 2021 POCKET CALENDARS!



Cash prize drawing for members only!

