



Texoma Educators FEDERAL CREDIT UNION

MEMBERS' LINK

TEFCU'S NEWSLETTER

SPRING/SUMMER 2020

Keep an eye out for the new TEFCU logo coming soon! We're still the credit union you know and love just with a fresh face!

2020 SIX FLAGS TICKETS ARE HERE! SAVE TIME AND SKIP THE TICKET BOOTH AT THE PARK WHEN YOU BUY YOUR ADMISSION AT TEFCU!

**DAY TICKETS: \$62
SEASON PASS: \$95**

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

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

Your savings belong to you and are not insured by FDIC. Member FDIC.
NCUA
National Credit Union Administration, a U.S. Government Agency

**EQUAL HOUSING
LENDER**

LINES FROM LOU

SAVE ON YOUR EXISTING CAR LOAN!



Have you thought about lowering your monthly expenses by \$60 to \$80 per month? It is so easy! Contact one of our loan officers and have them check it out for you. We can also skip a car payment during the move. I would say **THOUSANDS \$\$\$\$** is worth the phone call or email. Look at the Example below: On a \$35,000.00* vehicle loan, you can save thousands!!

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

Lou

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

WE'RE GETTING NEW ATMs AT ALL TEFCU LOCATIONS IN THE 2020 YEAR!



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, 2020 - July 31, 2020**

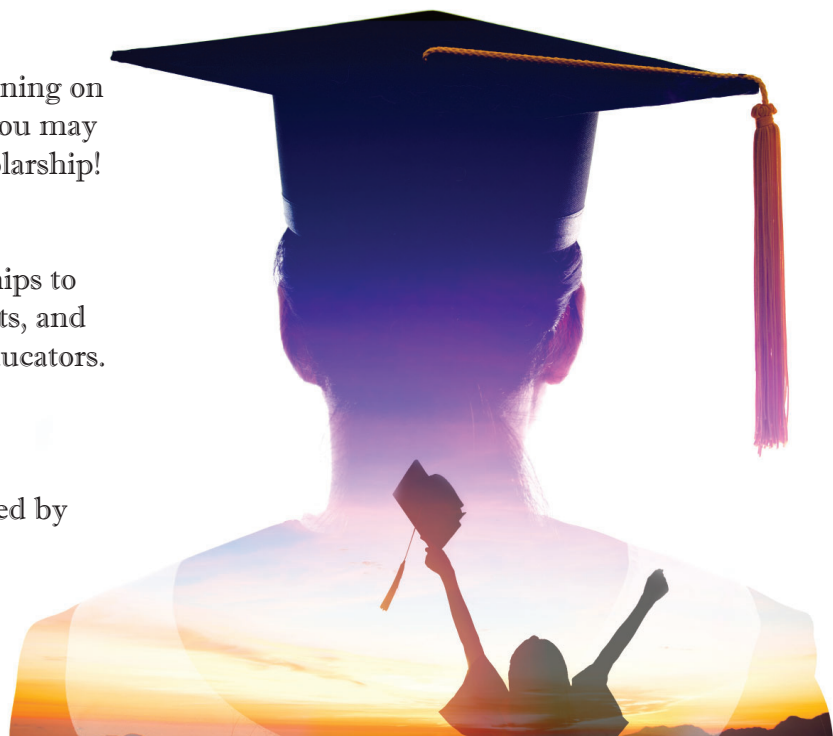


2020 TEFCU Memorial Scholarship

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 for more information.

Completed applications must be submitted by Friday May 1, 2020 by 5p.m.



Annual Meeting Recap

A total of \$10,000 in cash door prizes were given away at the meeting on February 3, 2020. Every member that attended the meeting received a 2020 pocket calendar, mini spiral notebook, and a folder with credit union information including our 2020 referral program.



Election Results:
Board - Mark Dykes
Credit Committee - Jill O'Neal



Did you know?

- **We're in the App center. Download the TEFCU app today and monitor your account, pay bills, and more**
- **TEFCU now offers Gap insurance. When insurance doesn't cover the cost of the vehicle, Gap will. Ask a loan officer for details**
- **Even if you already purchased a vehicle from another dealer, you may be able to refinance with TEFCU. Ask a loan officer for details**



DO YOU HAVE A TEFCU CREDIT CARD?

Credit card rates at 9%!

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 of a grace period! Even more,



in most cases, you can use your credit card to obtain cash advances at the same interest rate as purchases. As an added bonus, members can obtain cash advances at all three of TEFCU locations. We invite you to compare our card to any other major credit card.

General Information

Holidays:

MEMORIAL DAY

May 25, 2020

INDEPENDENCE DAY

July 4, 2020

LABOR DAY

September 7, 2020

Statistics:

As of February 2020

Assets: \$96.42 mil

Loans: \$41.47 mil

Shares: \$82.4 mil

Capital: \$13.2 mil

Members: 8,011

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

Make sure you have eStatements with TEFCU!

Sign up for convenient and secure eStatements. The best part is they're free!

- **Faster delivery - you may get your statements a few days earlier than a mailed statement**
- **Reduce the possibility of mail fraud - electronic statement will never get lost or stolen in the mail**
- **Anytime access - view your statements anytime, anywhere**
- **Storage options - download and print statements in your home**
- **Save paper - log in and view past statements from the past 6 months**