

#### Members' Link

TEFCU'S NEWLETTER

60 Months

72 Months

FALL/WINTER

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

Refer a friend/family member and earn cash! Go to www. texomaeducators. com/referral for more details.

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 with the Federal Housing Law and the Equal Opportunity Credit Act.



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.



TEFCU

\$611.98/1.9%\*

\$530.27/2.9%\*

Monthly Savings \$79.56 Per Mo. \$64.91 Per Mo.

**Total Savings** \$4,773 \$4,673

Remember that your TEFCU staff is just a phone call away, or if you prefer a one-onone 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! -Lon

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

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!!

ABC Financial

\$691.54/6.9%

\$595.18/6.9%





# **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!



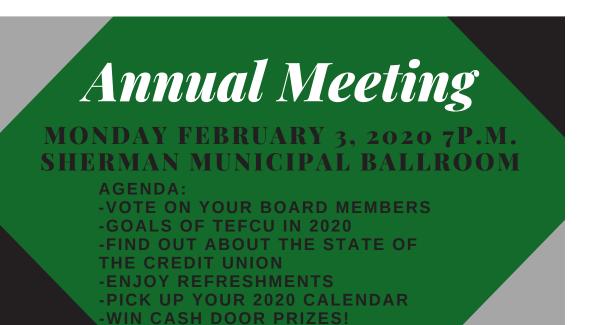
#### NEW YEAR, NEW DECADE, NEW ... TEFCU?

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 or going to 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 Availible

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

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

Austin College ATM availible, Wright Center