

# Pocket Change



November 2018 | [Texell.org](http://Texell.org)

**HOLIDAY CLOSINGS:** Texell branches will be closed for the following holidays:

**Veterans Day**

Monday, November 12

**Thanksgiving**

Thursday, November 22

**Thanksgiving Holiday**

Friday, November 23

You can still get cash at any ATM and conduct transactions through Mobile Banking, e-Branch Home Banking or ANDI, our automated phone system.

*'tis the season for*

## SKIP-A-PAY



The holidays are a perfect time for Texell's **Skip-a-pay** program!

Skip your next monthly payment for a low processing fee of \$25 when you skip your payment through e-Branch Home Banking. To take advantage of this discounted option of \$25 per loan, simply log in to your e-Branch account and follow the step-by-step instructions. **That's a savings of \$10 per loan when you use e-Branch!**

If you do not wish to use E-Branch to skip your payments and take advantage of the \$10 per loan discount, please fill out the information below and return. Remember, if you select this option, the processing fee is \$35 per loan.

**SAVE \$10**

by doing your  
Skip-a-pay  
through e-Branch  
Home Banking!



### YES, I would like to skip my next monthly payment!

Member Name: \_\_\_\_\_

Acct. Number: \_\_\_\_\_

Loan Number(s): \_\_\_\_\_

Daytime Phone Number: \_\_\_\_\_

### Please deduct the \$35 Skip-a-pay fee (per loan) from my:

Checking

Savings

Check Enclosed

Remember, you can save \$10 per loan by completing your request through e-Branch Home Banking!

By signing below, you authorize Texell Credit Union to advance your loan due date by one month on the loan(s) indicated and acknowledge that this may extend the maturity date of your loan(s). You also acknowledge that this request does not change your legal obligation to the credit union, that your loan agreement with the credit union provides for regular monthly payments, and that the credit union is merely informally permitting you to defer payment for the month indicated above. Interest will continue to accrue on the unpaid balance during the month you skip a payment. A \$35.00 processing fee will be assessed for each loan you choose to skip a payment, and when payments resume, unpaid interest will be collected first. The processing fee is non-refundable and must be paid 10 days prior to the loan(s) due date and cannot be rolled into the loan(s) balance. You acknowledge that Guaranteed Asset Protection (GAP) contracts only allow for one (1) skipped payment or loan extension over the life of the loan. Any additional skipped or extended payments will be deducted from the amount paid if a GAP claim is made. Holiday, Credit Builder, Yes!, Teacher, Employer, Home Equity, Home Improvement, Land, Mortgage, One-Time Payment, Fresh Start, Lines of Credit, Credit Cards and loans 15 or more days delinquent are not eligible for Skip-a-pay. Loans that have been 30 days past due within the last year are not eligible for Skip-a-pay. Loan payments must have been on time during the three (3) months preceding this request and all accounts at the credit union must be in good standing. If approved, your regular monthly payment schedule will resume immediately following the month of your skipped payment.

### Please complete and return to Texell

**Mail to:** PO Box 983,  
Temple, TX 76503

**Fax to:** 254.774.7028

**Drop off at:** Any branch location

SIGNATURE

DATE

# Deck the halls with Holiday Loans

If you have a checking account with direct deposit, you may qualify for a guaranteed Holiday Loan! It's easy and there's no long application to fill out. Just come to any branch office or call **254.774.5160** and leave the rest to us.

## Use the Money for Anything!

Purchase gifts, fix up your home or pay off credit cards (chances are, you can save on interest).

Spend the money on anything you like – it's completely up to you.

Just call or come by and we will deposit the money into your account today. It only takes about 10 minutes and is *hassle-free*.

**GET YOUR LOAN TODAY!**



## Did you know...



**SAVES** our members an average of

**\$465** per year on their auto insurance?\*

\*Average savings reported by Texell Financial members in the state of Texas over their prior carrier rates. Source: Internal Texell Financial statistics as of September 30, 2018.

## Do you have a HIGH-DEDUCTIBLE HEALTH PLAN?

A Health Savings Account (HSA) from Texell can help you build savings for medical expenses for you and your family. Are you eligible?

### Anyone can open a Health Savings Account at Texell if you:

- Have a qualified high-deductible health plan (HDHP)
- Do not have coverage under another health plan
- Are not enrolled in Medicare
- Are not a dependent on another individual's tax return

A HEALTHY WAY TO  
**SAVE AT 2.00%<sup>APY</sup>**  
with a \$500 daily minimum balance

### What are the benefits?

- **TAX BENEFITS** – Deposits are tax deductible and all interest accrued in your HSA account is tax-deferred. Plus, withdrawals are tax-free if used for qualified medical expenses.
- **PORTABILITY** – This account is portable if you change your job, become unemployed or change your medical coverage.
- **NO USE-IT-OR-LOSE-IT RULES** – Your HSA account balance rolls over from one year to the next, automatically.
- **NO MONTHLY FEES** – There are no monthly service, maintenance or minimum balance fees on your HSA Account.

To learn more or to open a HSA, visit any branch location.



<sup>1</sup>APY = Annual Percentage Yield. Rate effective 10/1/2018 and subject to change without notice. \$5 minimum to open account. \$500 daily minimum balance to earn dividends.