

# Pocket Change



November 2019 | [Texell.org](http://Texell.org)

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

**Veterans Day**

Monday, November 11

**Thanksgiving**

Thursday, November 28

**Thanksgiving Holiday**

Friday, November 29

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

Presenting the

## SIGNATURE BONUS CREDIT CARD

There's no reason you should settle for anything less. Texell Credit Union is pleased to offer the Signature BONUS Credit Card — a card with certain privileges, including:

- Credit limit up to \$50,000
- 50,000 BONUS Points<sup>1</sup> when you spend \$5,000 on purchases within three months of card opening
- Unlimited 2 points<sup>2</sup> for every dollar spent on utilities, charities and memberships
- Unlimited 1.25 points<sup>2</sup> for every dollar spent on all other purchases
- Faster purchases – look for the contactless symbol, tap and go
- No annual fee and no foreign transaction fees

**But that's not all! You'll also enjoy:**

- 0% APR intro rate on all purchases<sup>3</sup> for six months, with an 11.24% – 13.24% variable APR after that.
- 4.99% APR intro rate on balance transfers<sup>4</sup> for 24 months, with an 11.24% – 13.24% variable APR after that.

Enjoy all of these remarkable benefits and peace of mind with **\$0 Fraud Liability** if your card ever gets lost or stolen. Get approved online at [Texell.org](http://Texell.org), by calling 866.773.1604 or by visiting any branch location.



<sup>1</sup>With approved credit. You will earn 50,000 BONUS Reward Points if you spend at least \$5,000 within 90 days of your card open date. Once you qualify for this bonus, we will apply it to your reward points balance within 60 days.

<sup>2</sup>No points earned for fees, cash advances, ATM withdrawals or balance transfers posted to your account. For complete BONUS Reward program details, visit [Texell.org](http://Texell.org).

<sup>3</sup>0% APR for 6 months for purchases beginning at your card open date. After the intro period, you will be charged the variable purchase rate in our credit card agreement, not to exceed 18.00% APR.

<sup>4</sup>4.99% APR for 24 months for balance transfers beginning at your card open date. After the intro period, you will be charged the variable balance transfer rate in our credit card agreement, not to exceed 18.00% APR. Your credit card must be open at the time your balance transfer is processed and you must have sufficient available credit to cover the amount of the transfer. Balances cannot be transferred from an existing Texell Credit Union loan or credit card.

'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.

### 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.

**SKIP YOUR NEXT  
LOAN PAYMENT!**

**SAVE \$10**

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

SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_

### 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