

Pocket Change



March 2020 | Texell.org

REFI YOUR HOME IN AS LITTLE AS **14** DAYS

Save time and money and become mortgage-free faster with our **Rapid Refinance Loan.**

Pay off your mortgage sooner with a low, fixed rate and accelerated terms, saving you thousands of dollars.

- Rate as low as 2.75%¹
- 120- or 180-month term
- NO closing costs

Ready to become mortgage-free sooner? Our Home Loan Heroes are standing by! Stop by a branch, visit TexellHomeLoans.com or call **888.922.3001**.

GET APPROVED TODAY.

¹With approved credit. Offer only valid on refinances of owner-occupied properties, 1st lien only. Not valid on new purchases, duplexes, mobile or manufactured homes. No cash out. Minimum loan amount of \$40,000 and loan-to-value cannot exceed 80%. Certain credit score, income and payment history criteria apply. Property must have clear title. Existing Texell mortgages, including those serviced through MidWest Mortgage, not eligible for refinance. Monthly payment per \$1,000 borrowed for 120 months at 2.75% is \$9.54. Total cost of a \$40,000 loan for 120 months is \$45,797.29. Individual rates will vary. Contact Texell Credit Union for complete details. NMLS #460152

4 Ways Umbrella Insurance Can

It's important to have insurance coverage to protect your current assets and future earnings if you're involved in a serious accident or lawsuit. Otherwise, you could be liable for more than your current auto or homeowners coverage limits.

Texell Financial can save the day with umbrella insurance. If you're in a serious auto accident or there's a serious accident on your property, umbrella insurance can protect your wages, home, investments, cars and boats. This can spare you from hundreds of thousands – even millions – in legal fees, personal liability and property damage claims.

HERE ARE 4 SCENARIOS A PERSONAL UMBRELLA INSURANCE POLICY CAN SAVE THE DAY:

1. An accident that occurs at your home

If a guest is severely injured while in your home or on your property, your umbrella policy will kick in.

2. You are at fault in an auto accident

You're driving on a rainy day and your car hydroplanes, causing a collision. The other car is a luxury vehicle with \$500k in damage. Your policy limit is \$300k. Your umbrella policy will cover the shortfall.

3. Your pup bites a stranger

While your dog may be well socialized, umbrella coverage provides peace of mind in the unlikely instance he injures a stranger.

4. Your spouse or child is sued

In a cloud of anger after getting a bad grade, your child posts false information about a teacher online. The teacher sues you and is successful. Your umbrella policy has you covered!

Hopefully, you'll never experience any of these crises... but what if you did? The good news is that umbrella insurance is amazingly affordable, generally \$150 to \$300 annually for a \$1 million dollar policy.

Your Texell Financial Insurance Agent is just a call away, ready to help you learn more or get a quote. Call us at **254.774.5181** or toll-free at **855.759.2541**.



SAVE THE DAY



SPECIAL SEMINAR:

5 Rules You Should Know ABOUT SOCIAL SECURITY

Join us for this seminar and learn the five basic rules about Social Security and how they will affect you. Steve Tatro, a licensed healthcare broker and financial planner, will help you learn more and answer your questions.

Seating is limited, visit Texell.org for more information or to register today.

WHEN: Tuesday, March 24, 2020
11:30 a.m. to 1:00 p.m.



WHERE: Downtown Office
17 S. 1st Street, Temple

COST: \$10 per person, lunch provided