

# Pocket Change



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

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

**Labor Day** – Monday, September 3

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

*Stay Tuned!*

**e-Branch Home Banking upgrade coming mid-September.** Watch your email, [Texell.org](http://Texell.org) and Facebook for the most recent information.

# 1% Cash Back ON LOANS

*Give yourself a bonus with your next loan!*

For a limited time, open a new loan and receive cash back equal to **1%** of the loan amount!<sup>1</sup>

<b>EXAMPLE:</b>	<b>Loan Amount</b>	<b>Cash Back</b>
	\$20,000	\$200

*To take advantage of this offer:*

- Get approved online at [Texell.org](http://Texell.org), by calling 1.855.773.1604 or by visiting any branch location.
- Minimum loan amount is \$10,000.

**Hurry, this offer expires August 31, 2018!**

<sup>1</sup> With approved credit. Minimum loan amount of \$10,000 with minimum term of 48 months to qualify for this offer. Excludes internal refinances, mortgages, home equity, land, indirect, credit card and share secured loans. Loan must be applied for, approved and booked between 7/27/2018 and 8/31/2018. Cash back will be deposited into member's savings account upon loan closing. Valid only on loans not currently financed at Texell Credit Union. Restrictions apply. Contact Texell Credit Union for complete details.



## \$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BEN**efit of membership!

Visit [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint) to calculate your cash rewards.



works for me™



IT'S BACK:

# SWIPE STAKES!

Use your Platinum Bonus Credit Card and your next purchase could be on us!  
*THERE'S A WINNER EVERY DAY.\**

### Automatically enter our SwipeStakes

when you use your **Platinum Bonus Credit Card** at stores – or make purchases online and over the phone. One of your purchases could be refunded by Texell! The more you use your card, the more chances you have to **WIN!**

**PROMOTION ENDS AUGUST 31, 2018.**

\*One purchase will be selected at random each day from August 1-31, 2018. Daily winner will be notified and refund will be processed to credit card within 3 business days of purchase. Limit one refund per member during promotion. \$250 daily maximum refund. Cash advances, balance transfers and fees not eligible for promotion. Some restrictions may apply. Contact Texell for complete details.



## What is Covered by Standard Homeowners Insurance?

### UNDERSTANDING THE PROTECTION PROVIDED BY YOUR POLICY

Homeowners coverage provides financial protection against loss due to disasters, theft and accidents. Not all policies are alike, and it's important to remember that deductibles may apply. Read on to learn about the four essential types of coverage included in most policies.

#### DWELLING COVERAGE

Dwelling Coverage can pay to repair or rebuild your home if damaged or destroyed by a covered cause listed in your policy. Some covered events include:



Fire & Smoke



Wind



Lightning Strikes



Hail

#### OTHER STRUCTURES COVERAGE

Other Structures Coverage can pay for covered damages to structures not attached to your home. Some covered structures include:



Shed



Detached Garage



Fence

#### PERSONAL PROPERTY COVERAGE

Personal Property Coverage can pay you for the personal items in your home that may be damaged or destroyed. Some items covered include:



Furniture



Electronics



Clothing

#### PERSONAL LIABILITY COVERAGE

Liability Coverage can help pay for the cost of a lawsuit if you or a member of your household is responsible for causing bodily injury or property damage to others. Some covered items include:



A guest's medical bills



Your legal expenses if sued



An injured party's lost wages



Costs of repairing damage you accidentally caused to someone else's property

To discuss homeowners insurance, or to get a quote, talk to your Texell Financial Insurance Agent today. Call us at **254.774.5181** or toll-free at **855.759.2541**.

