

Pocket Change



December 2020 | Texell.org

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

Christmas Eve

Thursday, December 24
All locations close at 1 pm

Christmas

Friday, December 25

New Year's Day

Friday, January 1

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

— Jingle all the way with — **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, loans 15 or more days delinquent or that have received a hardship accommodation or workout 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 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.

SIGNATURE

DATE

**SKIP YOUR NEXT
LOAN PAYMENT!**



SAVE \$10

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

**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

'Tis the season to be jolly...

Holiday Loans *are here!*



Use Mobile Banking and get your
Holiday Loan in **MINUTES!**

Holiday Loans are here and faster than ever through Mobile Banking!

If you have a checking account with direct deposit, you may qualify for a guaranteed Holiday Loan! It's easy, with no long application to fill out, and it's **GUARANTEED!** Get your Holiday Loan in minutes today when you use Mobile Banking. Follow the simple steps provided in the Mobile Banking app and get your money in minutes. You can also visit any branch office or call 254.774.5160.

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.

Download Mobile Banking and get your Holiday Loan in minutes!

CHECK OFF THEIR WISH LIST CLICK, CLICK, CLICK

0% APR on purchases this December! It doesn't get better than zero.

This December, get 0% APR on all purchases made with your Signature or Platinum BONUS Credit Card.¹ With interest-free purchases all month, click, click, click your way through those Christmas wish lists. Balances on purchases made in December remain interest-free through March 31, 2020!

Go ahead, spread some Christmas joy!

Pay your balance off before the end of March, and you'll pay NO interest. You don't need to call or sign up. You can take advantage of this offer simply by using your Signature or Platinum BONUS Card.

Don't have a Signature or Platinum BONUS Card?
Getting approved is quick and easy on [Texell.org](https://www.texell.org).

¹0% APR until March 31, 2021, for purchases made in December 2020. After the promotional period, you will be charged the variable purchase rate in our credit card agreement. The APR may increase or decrease quarterly based on the Prime Rate published in *The Wall Street Journal*. An increase in the APR may increase your minimum payment, and the amount of interest you pay. Offer valid on Signature and Platinum BONUS Credit Cards only, and the card must not be in the introductory period as of November 30, 2020.

