

Your NEWSLETTER



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

Memorial Day
Monday, May 27

Independence Day
Thursday, July 4

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



Dream Big...
We'll lend you a hand.

HOME EQUITY LOANS as low as **2.99%** APR¹ and **NO CLOSING COSTS!**²

A Home Equity Loan from Texell Credit Union lets you dare to dream. Use the money to:

- Make home improvements, upgrades or repairs
- Consolidate higher-interest debt into one lower monthly payment
- Pay tuition or medical bills
- Make other large purchases

It doesn't have to stay a dream. Get approved today.

CALL: 888.922.3001
CLICK: TexellHomeLoans.com
VISIT: Any branch:
Temple, Belton, Killeen,
Cedar Park or Georgetown

¹With approved credit. Rate reflected is for loans in the 1st lien position and include discounts for additional Texell products and services. Rates subject to change without notice. Individual rates will vary. Some restrictions may apply call Texell for complete details. Existing Texell home equity loans not eligible for refinance. Offer expires on May 31, 2019.

²No closing cost option applies to loans of less than \$150,000.

IT'S THE SEASON FOR HAIL

Springtime in Texas is the start of hail season. A severe storm with large hail can cause damage to roofs, gutters, siding and windows. In 2018, there were 508 major hail storms in Texas¹, many occurring between April and June.

Standard homeowner's insurance policies offer some form of coverage for damage to your home caused by hailstorms, either through the regular policy or an added endorsement. Your policy also may cover detached structures such as a garage, shed or gazebo—generally for about 10 percent of the amount of insurance you have on the structure of your home.

Hail storms can strike without much warning, leaving you with little time to react. Here are some tips to help minimize hail damage:

- Large hail can shatter windows. Closing drapes, blinds or window shades can help prevent the wind from blowing broken glass into your home.
- If possible, park your vehicles inside a garage or under a carport.
- Prior to an incoming storm, move patio and lawn furniture indoors or under a covered area.
- If you already have plans to replace your roof, consider using impact-resistant material if you live in a hail-prone area.

If your home suffers damage from a hailstorm, do what you can to prevent further damage after the storm. Use a tarp to cover exposed roof areas or plywood to cover damaged windows. Keep receipts for any materials purchased. These can be reimbursed through your policy.

SOURCE:

¹NOAA's National Weather Service Annual Severe Weather Report 2018



Hail Damage to Vehicles:

Have you ever suffered hail damage to your auto? Hail damage to cars can make repairs very costly, mainly because damage is generally over the entire vehicle — not just one spot. Damage can range from small dents and dings to a completely totaled car, depending on the severity of the storm. Automobile insurance covers hail damage through the comprehensive portion of coverage. If you only carry liability insurance on your automobile, you have no coverage for hail damage.

Do you have enough coverage?



A Texell Financial agent can review your policy for the right coverages or provide you with a quote. Give us a call today at **855.759.2541** or visit **TexellFinancial.com**.

NOTICE OF AVAILABILITY

Upon request, a member is entitled to review or receive a copy of the most recent version of the following credit union documents:

- (1) Balance Sheet and Income Statement
- (2) Summary of most recent Annual Audit
- (3) Board policy regarding access to the articles of incorporation, bylaws, rules, guidelines and board policies
- (4) Internal Revenue Service Form 990

IMPORTANT INFORMATION

Effective May 1, 2019 the follow fees will change:

Incoming Domestic Wire Transfer

Fee will decrease from \$3.50 to \$0.00 per transfer

Outgoing Wire Transfer

Fee will increase from \$15.00 to \$20.00 per transfer

International Wire Transfer (incoming and outgoing)

Fee will increase from \$30.00 to \$50.00 per transfer

2.24% APR¹ A rate you can love

WHEN YOU USE TEXELL'S CAR BUYING SERVICE²

Powered by **TRUE**Car®

Use Texell's Car Buying Service powered by TrueCar® and your rate could be as low as 2.24% APR!¹

Shop more dealers and more inventory to find the exact car you are looking for. See what other buyers have paid so you can get the best price.

¹ APR = Annual Percentage Rate. With approved credit. Rates subject to change without notice and individual rates will vary. Rate valid only on loans for vehicles purchased through Texell's Car Buying Service. Current Texell loans not eligible for refinancing. Some restrictions apply and cannot be combined with any other offer. Loan must be applied for, approved, and booked between February 14, 2019 – April 14, 2019. Texell does not broker, sell or lease any motor vehicles.

² Offer expires April 14, 2019.



JOIN US FOR THIS NEW SEMINAR:

Retirement RED ZONE

Texell Credit Union is proud to offer "Retirement Red Zone," presented by Thomas Mapel, Regional Sales Consultant with Prudential. Prudential has defined the "Retirement Red Zone" as the critical time period when you need a strategy for turning your savings into income that will last a lifetime.

Not all that long ago, American workers could rely on their pensions to help fund their retirement. But today, pensions are playing a smaller role in the income we'll have in retirement. The number of traditional employer pension plans has decreased significantly over the last several decades. As a result of this decline, there is a greater emphasis on the need for increased personal saving and investing wisely.

This seminar will look at today's retirement income challenges, including:

- Retirement income: yesterday and today
- Retirement Red Zone challenges to your income
- Managing your Red Zone challenges



WHEN: Tuesday, April 9, 2019
12:00 – 1:00 p.m.

WHERE: Texell Credit Union, Downtown Office
17 South 1st Street, Temple

COST: \$5 per person, lunch provided

WHO: Open to everyone

Seating is limited! Visit the Events page at Texell.org to register.

Caller ID Spoofing



Have you ever checked the caller ID and decided it was a call you wanted to take, only to find out when you answered the call, it was not the caller you expected? If this has happened to you, you have been the victim of Caller ID spoofing.

Caller ID spoofing is when a caller deliberately falsifies the information transmitted to your caller ID (including on your mobile phone) to disguise their identity. Spoofing can be used to gain valuable information for fraudulent activity. For example, a fraudster could call you from their mobile phone but your caller ID would display that the Texas State Lottery is calling.

While there may be legitimate uses for caller ID spoofing, such as for law enforcement purposes, the fraudulent uses of the practice are increasing. Here are some uses that are not considered legitimate:



- Voicemail hacking
- Wire Fraud
- Phone Phishing
- Threats
- Prank Calls

While there is currently no way to block your phone from caller ID spoofing, you may want to talk to your phone company about call blocking tools or you can check into apps that may block unwanted calls. Here are some common tips to remember when you receive any phone call:

1. Don't trust anyone. Anyone you do business with already has the information they need about you.
2. Don't assume it is who the caller ID says it is, even a relative, your children's school or the police department.

Remember, Texell has your information! We will never contact you to ask for your social security number, your credit card number, your account number or your e-Branch Home Banking or Mobile Banking credentials. **Never give personal information out over the phone unless you initiate the phone call.**

AND DRIVE-UP DROP-OFF *Shred* EVENT

Help protect your identity and your good name by shredding personal information and pre-approved credit offers at our upcoming **Drive-up and Drop-off Shred Event**:

CEDAR PARK:

Saturday, May 4
875 W. Whitestone Blvd.

This event is free of charge and will operate from 9:00 am to 12:00 pm – or until the truck is full, whichever comes first.

IN 2017:

- The number of identity theft victims reached 16.7 million.
- Fraudsters stole \$16.8 billion from U.S. consumers.
- Identity theft increased by 8%, with 6.64% of consumers becoming victims of identity theft.

Bring up to three boxes or bags of paper and watch as they are destroyed in seconds!

For more information, visit Texell.org

