

Pocket Change



May 2021 | [Texell.org](https://www.texell.org)

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

Memorial Day

Monday, May 31

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


LOCAL LOANS FOR LOCAL HOMES

Save time and money and become mortgage-free faster with our Rapid Refinance Loan. A low, fixed-rate and accelerated term means you could pay off your mortgage sooner while saving thousands of dollars in interest.

- Rates are as low as **2.60%** APR¹
- 120- or 180-month term
- No closing costs for members, and \$300 fee for new members.

**Our Home Loan Heroes are standing by.
Get approved today.**

 **CLICK:** [TexellHomeLoans.com](https://www.texell.org/home-loans)

 **CALL:** 888.922.3001


¹ Annual Percentage Rate. With approved credit. Rates effective 3/11/2021 and subject to change without notice. No closing cost option available to current members. New members and members for less than six months pay a low \$300 processing fee only. Offer only valid on refinances of owner-occupied properties, 1st lien only. Not valid on new purchases, duplexes, mobile or manufactured homes. No cashout. Minimum loan amount of \$40,000 and loan-to-value cannot exceed 80%. Certain credit score, income, and payment history criteria apply. The property must have a 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 2.60% is \$9.47. Total cost of a \$40,000 loan for 120 months is \$45,468. Payment examples do not include amounts for taxes and insurance premiums and the actual payment obligation may be greater. Individual rates will vary. Contact Texell Credit Union for complete details. NMLS #460152




LEGENDARY ADVENTURE AWAITS!

Whether adventure calls from the road or the water, Texell helps make it legendary. With rates as low as **3.75% APR¹** for Motorcycle, Boat, and RV Loans – plus no payments for 90 days – it's time to take a joy ride. Exhilaration awaits.

Our Loan Heroes are ready. Get approved today.

 **CALL:** 855.773.1604

 **CLICK:** Loans.Texell.org

¹With approved credit. Monthly payment per \$1,000 borrowed for 60 months at 3.75% is \$18.00. Total cost of a \$25,000 loan for 75 months is \$27,456. Individual monthly payments, rate and repayment terms will vary. Offer expires July 15, 2021. Contact Texell Credit Union for complete details.

HELP FOR SMALL BUSINESS

Virtual Seminar Series:

Join us for a series of virtual seminars for current and future business owners. These seminars will be presented by representatives of the Small Business Development Center and Small Business Administration.

APRIL 22 – What Can the SBA Do for You?

- YOU'LL LEARN:**
- The range of services offered by the Small Business Development Center (SBDC)
 - Basic Small Business Administration (SBA) eligibility
 - How the SBA helps borrowers obtain financing on reasonable terms

MAY 20 – Business Financial Literacy

- YOU'LL LEARN:**
- Which business records you should maintain
 - An overview of financial statements
 - The different loan structures under the SBA loan programs

JUNE 17 – How to Apply for an SBA Loan

- YOU'LL LEARN:**
- The elements a lender wants to see in an SBA financial presentation
 - The loan process for 7(a) and 504 loans
 - Where to get help with your application and loan

Visit the Events page on Texell.org to register.

WHEN:

6:00–7:00 PM

WHERE:

Join us on Zoom

PRESENTED BY:

Jason Ehler, *McLennan SBDC representative*

Derenda Fisher, *SBA representative*

COST:

FREE