

Your NEWSLETTER



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

Memorial Day
Monday, May 25

Independence Day
Saturday, 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.

BOAT, MOTORCYCLE AND RV LOANS
AS LOW AS 3.49% APR¹

**plus no payments
for 90 days!**

Now is the time for social distancing and staying at home, but this will not last forever. When the great outdoors re-open, we'd like to help you make an epic re-entry.

Texell offers rates as low as 3.49% APR¹ for Motorcycle, Boat and RV Loans – plus no payments for 90 days.

Our loan heroes are here for you today so you're ready for tomorrow.

Get approved:

CALL: 1.855.773.1604

VISIT: Loans.Texell.org

24 hours a day, 7 days a week

¹With approved credit. Minimum loan amount to qualify for this offer is \$25,000 for terms up to 120 months and \$50,000 for terms up to 240 months. Monthly payment per \$1,000 borrowed for 120 months at 3.49% is \$9.88. Total cost of a \$25,000 loan for 120 months is \$29,651.60. Individual monthly payments, rate and repayment terms will vary. Offer expires May 31, 2020. Contact Texell Credit Union for complete details.

4 Ways Umbrella Insurance can

SAVE THE DAY

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 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. 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.

3. 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.

4. YOUR SPOUSE OR CHILD IS SUED

Imagine this: 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**.

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! 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

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

COVID-19 Information

This is an unprecedented time. At Texell Credit Union, the well-being of our members and employees is our top priority. That is why we have enhanced our already stringent cleaning and sanitizing practices. We are asking members and employees alike to stay at home if they are not feeling well. During this time, we'd like to remind you of our services, such as Mobile Banking, Mobile Deposit, e-Branch Home Banking, ATMs and ANDI, our automated phone system.

With all of the coronavirus-related news coming in rapid succession, it is easy to feel overwhelmed. Texell is continually monitoring the situation and evaluating the best way to proceed to protect our members, our employees and the communities in which we serve.

For the most up-to-date information on COVID-19, please visit [Texell.org/covid-19](https://www.texell.org/covid-19).

AVOID CORONAVIRUS SCAMS

SCAMMERS ARE TAKING ADVANTAGE OF FEARS SURROUNDING THE CORONAVIRUS.

Here are four scams you need to be aware of:

- **FAKE EMAILS, TEXTS AND PHISHING:** Don't click on links from sources you don't know. These links could download viruses onto your computer or device.
- **MISINFORMATION AND RUMORS:** Beware of emails claiming to be from the Center for Disease Control (CDC) or other experts saying they have information about the virus. For the most up-to-date information about the coronavirus, visit www.cdc.gov.
- **BOGUS PRODUCTS:** Ignore online advertisements for vaccinations. Currently, there are no vaccines, prescriptions or other medicines to treat, cure or immunize against the coronavirus, online or in stores.
- **PHONY CHARITIES:** Do your homework when it comes to donations, whether to charities or crowdfunding sites. If someone wants donations in cash, by gift card or by wiring money, don't do it.

It is important to keep your financial information safe. If you come across any scams or suspicious claims, report them to the Federal Trade Commission at [ftc.gov/complaint](https://www.ftc.gov/complaint).