

# Pocket Change



June 2020 | [Texell.org](http://Texell.org)

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

**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.

## WE'RE HERE TO BEAT YOUR AUTO RATE!

### Refinance your auto loan with Texell and we'll beat your current rate by 1% or more!<sup>1</sup>

With this refinance, your payment could go WAY down – even if you just bought your car. The process is simple and fast, so you can start saving right away.

- To refinance your auto loan and save:**
- Get approved online at [Texell.org](http://Texell.org) or by calling 1.855.773.1604.
  - Hurry, this is a limited-time offer.
- Our Auto Loan Heroes are standing by.**

<sup>1</sup>With approved credit. Rate floor of 1.99% Annual Percentage Rate applies to all loans. Loan applicant must provide proof of current rate. Minimum loan amount to qualify for this offer is \$20,000. Offer expires July 11, 2020. Valid only for loans not currently financed at Texell Credit Union. Some restrictions may apply. Contact Texell Credit Union for complete details.

# BEWARE OF EMAIL, TEXT AND PHONE SCAMS

**REMEMBER,** Texell will never call and ask for your credit or debit card number or any other personal information. If you receive this type of call, don't share your information. Hang up. Keep reading for more tips on protecting your accounts.

- **Phishing:** These are unauthorized emails that request sensitive information. They often take the form of a message from a financial institution asking you to provide account information due to a computer error, as part of a system upgrade or even as part of an enhanced internet security initiative. Sometimes they are worded to cause you concern over access to your account, for example "your account/credit card has been suspended."

These fraudulent emails often contain links to a website that may look real, but is not. The information requested may include account numbers, usernames, access codes and passwords. Do not enter your account information if you reach such a site.

- **Vishing calls:** Individuals receive an automated or live phone call from an unknown number stating that their card has been blocked. Account holders are then asked to provide or enter their full card number and PIN or CV2 (security code on the back of your card) information to reactivate their card. Sometimes, if the calls go unanswered a voicemail message is left instructing the account holder to contact a number to reactivate their card.
- **Text Smishing messages:** Text messages (or SMS messages) referencing compromised cards and suspended accounts are typical. A number is provided within the text (SMS) message for reactivation.

Remember, we already have your information and will **never** call, email or text you for your card number or any other personal data. If you have entered information about your Texell accounts on a suspicious site, text message or phone call, please call our Contact Center immediately at 1.855.773.1604 so we can help you take the necessary steps to protect your account or your cards.

Often, the criminals behind these fraud attempts target multiple financial institutions with hopes of tricking members/customers into sharing their sensitive data.

We are committed to educating and helping members on how to avoid becoming victims of these types of scams.

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

