

Pocket Change



February 2020 | Texell.org

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

Presidents' Day
Monday, February 17

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

**EARN MORE
LIVE MORE**



There's no reason you should settle for anything less than the best credit card. Compare your current credit card to Texell's Signature BONUS Credit Card to see if you are getting all the card benefits you deserve. After all, you've earned it.

SIGNATURE BONUS CREDIT CARD – SEE HOW YOUR CARD COMPARES:

Card Feature	Signature BONUS Card	Your Card
Credit Limit	Up to \$50,000	?
Bonus Points	Earn 50,000 BONUS Reward Points ¹	?
Earn Rewards Faster	Earn 2 points on utilities, memberships and charities and 1.25 points for all other purchases ²	?
0% Intro APR on Purchases	0% APR intro rate on all purchases for six months, with a 10.99% - 12.99% variable APR after that. ³	?
4.99% Intro APR on Balance Transfers	4.99% APR intro rate on balance transfers for 24 months, with a 10.99% - 12.99% variable APR after that. ⁴	?
Contactless Payments	Make purchases faster – look for the contactless symbol, tap your card and go!	?
Annual Fee	\$0 – No annual fee. Ever.	?
Flexible Redemptions	Redeem points for cash back, gift cards, travel, brand name merchandise and event tickets.	?

Enjoy all of these remarkable benefits and get approved online at Texell.org, at any branch location or by calling 866.773.1604 today.

¹With approved credit. You will earn 50,000 BONUS Reward Points if you spend at least \$5,000 within 90 days of your card open date. Once you qualify for this bonus, we will apply it to your reward points balance within 60 days.

²No points earned for fees, cash advances, ATM withdrawals or balance transfers posted to your account. For complete BONUS Reward program details, visit Texell.org.

³0% APR for 6 months for purchases beginning at your card open date.

⁴4.99% APR for 24 months for balance transfers beginning at your card open date. Your credit card must be open at the time your balance transfer is processed and you must have sufficient available credit to cover the amount of the transfer. Balances cannot be transferred from an existing Texell Credit Union loan or credit card.

**TEXELL FINANCIAL
CAN SAVE YOU
HUNDREDS**

In 2019, members saved an average of **\$550** a year on their auto insurance and **\$343** a year on their home insurance, thanks to Texell Financial.*



To see how much you can save, contact a Texell Financial Insurance Agent for a free quote today. Give us a call at **855.759.2541** or visit TexellFinancial.com.



*Average savings reported by Texell Financial members in the state of Texas over their prior carrier rates. Source: internal Texell Financial statistics as of December 31, 2019.

BIG RATES FOR BIG RETURNS

MAKE YOUR SAVINGS SOAR.

The best certificate rates have always been at Texell Credit Union.

60-MONTH CERTIFICATE 2.60% APY ¹	24-MONTH CERTIFICATE 2.10% APY ¹	12-MONTH CERTIFICATE 1.70% APY ¹	6-MONTH CERTIFICATE 1.25% APY ¹
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Other terms and rates available.

¹APY = Annual Percentage Yield. Rates effective 1/1/2020 and subject to change without notice. Penalty for early withdrawal. \$1,000 minimum balance to open certificate and earn dividends.

Open your Certificate Today at Texell.org

Texell members get

\$200 CASH
when you switch to Sprint®

PLUS \$100 ANNUAL LOYALTY REWARD

Visit LoveMyCreditUnion.org/Paul



Love My
Credit Union®
rewards

Cash: via deposit. \$100/line, max 2 lines.
Req. new line activ. on eligible plan and registration.
Loyalty: via deposit. \$100/yr. per account.



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