

Pocket Change



February 2018 | Texell.org

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

Presidents' Day – Monday, February 19

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

The Best Rate, Even Better.

SAVE .25% WHEN YOU USE
TEXELL'S CAR BUYING SERVICE¹

Powered by **TRUECar**.

Use Texell's Car Buying Service powered by TrueCar,[®] and your already low rate gets even better with a .25% discount!

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.

Visit Texell.org, and under the **Loans** tab, select **Car Buying Service** to find your car and save!

¹ With approved credit. Rates subject to change without notice and individual rates will vary. Current Texell loans not eligible for refinance. Some restrictions apply and cannot be combined with any other offer. Loan must be applied for, approved, and booked through February 16, 2018 – April 14, 2018. Texell does not broker, sell or lease any motor vehicles.



Texell's Car Buying Service

GO!



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another **BEN**efit of membership!

Visit LoveMyCreditUnion.org/Sprint to calculate your cash rewards.



Sprint
works for me™



LOOKING FOR WAYS TO SAVE IN 2018?

Maximize Your Insurance Discounts.

BROUGHT TO YOU BY TEXELL FINANCIAL

Auto insurance companies differ in the types and amounts of discounts and savings they offer, but here are some common ones:

- ✔ Home ownership discount, for people who own a home or condo.
- ✔ Multiple policy discount, for people who obtain multiple policies (such as auto and home) from one company.
- ✔ Paid-in-full discount, for people who pay their entire premiums in full.
- ✔ Good student discount, for young drivers with good grades (e.g., A/B average).
- ✔ Driver training discount, for young drivers (e.g., under age 21) who complete a driver training course.
- ✔ Safe driver discount, for drivers that have no accidents, violations or major comprehensive claims in their households.
- ✔ Multi-car discount, for people who have multiple cars insured on one auto policy.
- ✔ Hybrid vehicle discount, for customers who insure hybrid autos.
- ✔ Early quote discount, for people who plan ahead and get a quote in advance of their desired policy start date.

These are just simplified explanations of some common auto insurance discounts. Which discounts are available vary by insurance company. To maximize your insurance discounts or to get a quote, contact a Texell Financial Insurance Agent today.

Members saved an average of \$494* a year on their auto insurance thanks to Texell Financial.

Visit TexellFinancial.com, or call 254.774.5181 / toll-free 855.759.2541.



Article Content: Travelers
*Average savings reported by Texell Financial member in the state of Texas over their prior carrier rates. Source: Internal Texell Financial statistics as of December 31, 2017.

Improved Telephone Security Measures

Unfortunately, 2017 was filled with data breaches. In September, Equifax announced that their systems had been hacked, potentially impacting over 143 million Americans. The hackers accessed names, Social Security numbers, birthdates, addresses, and in some cases, driver's license and credit card numbers.

To help protect your accounts, you will no longer be asked for your Social Security number, date of birth, mother's maiden name or address as a means of verifying your identity. This information is easily obtainable and will no longer be used for identification purposes.

When you call Texell, these are examples of questions that will be asked to verify your identity:

- How many loans do you have at Texell?
- What is the term of your certificate?
- What were the last three transactions on your account?

You can also set up a four-digit personal identification number (PIN) to identify yourself when you call Texell.

These changes took effect on January 15, 2018.

We appreciate your understanding as we implement these precautions to ensure your information is safe and your accounts are protected.