

Your NEWSLETTER



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

New Year's Day
Wednesday, January 1

Martin Luther King, Jr. Day
Monday, January 20

President's 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.



NOW OPEN IN HEWITT!

TEXELL CREDIT UNION is pleased to announce its newest location in Hewitt, Texas, located at 1221 Hewitt Drive. The newly renovated office gives members access to a full range of financial services, six days a week. Lobby hours are 9:00 a.m. – 5:00 p.m. Monday through Thursday; 9:00 a.m. – 6:00 p.m. on Friday. The drive-thru is open from 7:30 a.m. – 6:00 p.m. Monday through Friday. The lobby and drive-thru are open 9:00 a.m. – 1:00 p.m. on Saturday. The new branch will employ seven team members.

The branch is located on one of the busiest streets in Hewitt, is adjacent to the Waco industrial park and is close to Midway High School and many residential subdivisions. It is the first Texell branch in the greater Waco area and will

provide convenient access for existing members, as well as pave the way for future business development.

“Waco and the surrounding area have found the perfect balance of a thriving city while maintaining the small town feel. This is a community that you can’t help but fall in love with,” says Bill Alford, manager at the Hewitt Branch. “I am excited to play an active role in the community as Waco and Hewitt continue to grow,” Alford continued.

“We’ve had strong demand for an office in the Waco area,” stated Tony Hale, Texell’s President and Chief Executive Officer. “We are happy to offer our members in this area a convenient office to meet their financial needs and we look forward to welcoming new members to the Texell family,” Hale continued.

DON'T MISS OUT

on the Benefits of a Health Savings Account

We know high-deductible health insurance plans and Health Savings Accounts (HSAs) aren't exactly a dream vacation or a new car, but they are pretty cool! Here's why:

1. Contribute money tax-free
2. Earn interest tax-free
3. Withdraw the money tax-free for medical expenses

That's right, they are the only savings account that lets you save and then withdraw your money tax-free! This makes a great option to save money on medical expenses if you are enrolled in a high deductible health plan.

TEXELL'S HSA OFFERS
2.50% APY¹
ON BALANCES OVER \$500.

NOW HERE ARE THREE REASONS TEXELL IS THE BEST OPTION FOR YOUR HSA:

1. **No monthly fee** – Texell's HSA has no set-up fee, annual fee or monthly fee. If you currently have an HSA with another financial institution, double-check your fees. Many HSAs have monthly fees exceeding \$2. There is only a \$5 minimum balance requirement to open an HSA at Texell.
2. **Interest rate** – Texell's HSA offers an incredible 2.50% APY¹ on balances over \$500. Let's say your current HSA offers 0.1% and you have \$2,000 in your account. You would earn \$48 dollars more at Texell in a one-year period. Add that to \$2 a month you can save in monthly fees, that is \$72 more in your HSA each year!
3. **Access to your funds** – Ease of use is important for any account – including your HSA. Texell's HSA provides a debit card for easy payment at the point of care. You can also access your HSA funds through checks and Bill Pay, and you can manage your account through e-Branch Home Banking and Mobile Banking.

To learn more or to open a Health Savings Account visit any branch location.

¹APY = Annual Percentage Yield. Rate effective January 1, 2020 and subject to change without notice. \$5 minimum to open account. \$500 daily minimum balance to earn dividends. To be eligible for a Health Savings Account, you must have a high deductible health plan. Check with your employer to see if your plan qualifies.



COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at: Texell Credit Union, PO Box 983, Temple, TX 76503, 254.773.1604.

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below: In Person or U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Facsimile Number: (512) 832-0278; email: [complaints@cud.texas.gov](mailto:complaints@ cud.texas.gov), Website: www.cud.texas.gov.

PROTECT YOURSELF

MAKE ATM SECURITY A PRIORITY

Using your ATM or debit card is a simple, hassle-free way to get cash, make purchases and more. To enjoy the many conveniences cards offer, make protecting your ATM or debit card a priority. Here are some important safety tips:

- Treat your card like cash – store it in a safe place.
- Keep your personal identification number (PIN) to yourself. No one needs to know your PIN, not even Texell.
- Take your receipt with you. Do not leave it at or near an ATM or at the point of sale.
- Shop carefully online – only use secure sites and network connections.
- Report a lost or stolen card at once.
- Review your account statements regularly.
- Never disclose personal information in response to an unsolicited request.

ATM SAFETY

Observe your surroundings before conducting a transaction.

If anyone or anything appears to be suspicious, leave the area at once. If you drive to an ATM, park close to the terminal and observe the entire area from the safety of your car before getting out.

Only use well-lit, unobstructed ATMs.

If an ATM is obstructed from view or poorly lit, leave the area and conduct your transaction at another location.

Minimize time spent at the ATM when conducting a transaction.

Have your card out and ready to use. Put your card, money and receipt away when your transaction is complete and immediately leave the area. Never count your money while at the ATM.

Only enter your PIN once for a transaction.

If you are prompted to enter your PIN twice or notice unusual messages on the screen, go to another ATM. However, if there is a time out or the transaction is canceled and you enter your PIN a second time, check your statement to be sure the transaction does not appear twice.

Block the view of others when using an ATM.

Prevent “shoulder surfing” by standing between the ATM and anyone waiting to use the terminal. Shield the keypad as necessary when entering your PIN and transaction amount.

Look for possible fraudulent devices attached to an ATM.

ATM tampering is one way “card skimming” occurs. If the ATM appears to have any attachments or alterations to the card slot or keypad, do not use the terminal.

Drive-thru ATM Safety

- Keep your doors locked and engine running at a drive-through ATM.
- Always leave enough room between vehicles to allow for a quick exit.
- Before rolling down the window to use an ATM, observe the area for suspicious activity.
- Minimize the time spent at the ATM.
- If anyone follows you after making an ATM transaction, drive immediately to a crowded, well-lit area and call the police.

If you suspect any questionable activity at an ATM or detect unlawful use of your ATM or debit card, always note the date, time and location, and report the problem to Texell immediately. File a police report to document theft.

If you have any questions about ATM safety, please contact a representative at 254.773.1604.

MAXIMIZE Your Insurance Discounts

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.
- Student away at school discount, for people with a child who goes away to school.
- 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 company. You should ask your insurance company or insurance agent about any discounts available to you.

SOURCE: Travelers



To maximize your insurance discounts, contact a Texell Financial Insurance Agent for a free quote today. Give us a call today at **855.759.2541** or visit **TexellFinancial.com**.

Texell members get

\$200 CASH when you switch to Sprint®

PLUS \$100 ANNUAL LOYALTY REWARD

Visit LoveMyCreditUnion.org/Paul



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

