

Pocket Change



June 2018 | Texell.org

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

Independence Day – Wednesday, July 4

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.

SKIP-A-PAY

isn't just for the holidays anymore!

We announced exciting changes to our Skip-a-pay program earlier this year, but if you missed it, read on!

1. You can skip your eligible loan payments up to two times every twelve months, as long as they are not back-to-back payments (for example, January and February).
2. You choose the month(s) you skip your loan payment. It's not just a holiday promotion anymore!

Skip your next monthly payment for a low processing fee of \$25 when you skip your payment through e-Branch Home Banking. To take advantage of this discounted option of \$25 per loan, simply log in to your e-Branch account and follow the step-by-step instructions.

That's a savings of \$10 per loan when you use e-Branch!

If you do not wish to skip your payment(s) using e-Branch and take advantage of the \$10 per loan discount, please fill out the information below and return. Remember, if you select this option, the processing fee is \$35 per loan.

YES, I would like to skip my next monthly payment!

Member Name: _____ Acct. Number: _____

Loan Number(s): _____

Daytime Phone Number: _____

Please deduct the \$35 Skip-a-pay fee (per loan) from my:

Checking

Savings

Check Enclosed

Remember, you can save \$10 per loan by completing your request through e-Branch Home Banking!

By signing below, you authorize Texell Credit Union to advance your loan due date by one month on the loan(s) indicated and acknowledge that this may extend the maturity date of your loan(s). You also acknowledge that this request does not change your legal obligation to the credit union, that your loan agreement with the credit union provides for regular monthly payments, and that the credit union is merely informally permitting you to defer payment for the month indicated above. Interest will continue to accrue on the unpaid balance during the month you skip a payment. A \$35.00 processing fee will be assessed for each loan you choose to skip a payment, and when payments resume, unpaid interest will be collected first. The processing fee is non-refundable and must be paid 10 days prior to the loan(s) due date and cannot be rolled into the loan(s) balance. You acknowledge that Guaranteed Asset Protection (GAP) contracts only allow for one (1) skipped payment or loan extension over the life of the loan. Any additional skipped or extended payments will be deducted from the amount paid if a GAP claim is made. Holiday, Credit Builder, Yes!, Teacher, Employer, Home Equity, Home Improvement, Land, Mortgage, One-Time Payment, Fresh Start, Lines of Credit, Credit Cards and loans 15 or more days delinquent are not eligible for skip-a-payment. Loans that have been 30 days past due within the last year are not eligible for Skip-a-pay. Loan payments must have been on time during the 3 months preceding this request and all accounts at the credit union must be in good standing. If approved, your regular monthly payment schedule will resume immediately following the month of your skipped payment.

SIGNATURE _____

DATE _____



SAVE \$10

by doing your
Skip-a-pay
through e-Branch
Home Banking!

Please complete and
return to Texell

Mail to: PO Box 983,
Temple, TX 76503

Fax to: 254.774.7028

Drop off at: Any branch location

JOIN US FOR THIS
**MEMBERS
ONLY**
SEMINAR

WILLS:

The Importance of Having a Plan

A 2016 Gallop poll indicated that **55% of Americans don't have a will**. A will should be a fundamental part of being an adult – passing away without one puts unnecessary strain on your loved ones. Creating a will is an essential first step in estate planning. Take that first step at Texell's seminar – *Wills: The Importance of Having a Plan*.

AFTER YOU ATTEND THIS SEMINAR, YOU WILL:

- Understand important factors when planning for your estate
- Have a completed Power of Attorney and healthcare directive
- Have the resources and knowledge to create your own will
- Be presented with a free planner to gather the information necessary to create a will

When: Saturday, June 23, 2018
9:00–11:00 a.m.

Where: Holiday Inn
5247 S. General Bruce Drive
Temple

Cost: \$10 – and exclusively for
Texell members

This seminar will be presented by Matthew G. Wright, Attorney and Mediator at Diaz & Wright Attorneys at Law, PLLC. Mr. Wright received his Bachelor of Arts from Baylor University and his Juris Doctorate from Texas A&M University. Mr. Wright is the Presiding Judge for the Municipal Court of Rosebud.

Seating is limited! Reserve yours today online at Texell.org.

What could
an extra
\$5,000 do for you?

Use the money for anything – it's up to you!

Would your next trip become an extra special vacation? Could you check a home improvement project off of your list, or pay off bills? Think about it... *what would you do?*

For a limited time, you can borrow \$5,000 for just \$99* per month from Texell Credit Union.

Take advantage of this limited time offer today!

Visit Texell.org or call 855.5.TEXELL (855.583.9355).

*With approved credit. Monthly payment example based on \$5,000 borrowed for 75 months at 9.49% APR and includes all available discounts. Monthly payment per \$1,000 borrowed is \$19.95 based on a credit score of 700 or higher. Individual monthly payments, rate and repayment terms will vary.