

Pocket Change



May 2018 | Texell.org

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

Memorial Day – Monday, May 28

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.

DOUBLE DAYS are *here!*

Texell makes it even more delicious to dig in when you use your Platinum Bonus Credit Card while dining out.

Earn **two points** for each dollar spent on restaurant dining between May 1 and June 30, 2018.¹ Earn one point for all other purchases.²

Dining out is sweeter with your Texell Platinum Bonus Credit Card, even if you don't have dessert!

¹Promotion subject to change without notice. For complete Bonus Reward program details visit Texell.org. ²No points are earned for fees, cash advances, ATM withdrawals or balance transfers posted to your account.



Texellate

YOUR REWARDS

JOIN TEXELL FOR THIS
FREE SEMINAR!



WHEN: Tuesday, May 15
6:00-7:00 p.m.

WHERE: Texell Credit Union
Downtown Office
17 South 1st St., Temple

COST: FREE

TOP TEN *Consumer Scams*

Free
Seminar

Tens of thousands of Americans are the victims of scams each year at a cost in the millions. When adding identity theft, the number of dollars lost is in the billions. Adam Price with the Better Business Bureau serving the Heart of Texas will share the top scams reported to the BBB and tips on how to avoid them. He will also share what to do if you become a victim.

You'll learn:

- How to minimize the risk of ID theft – online and offline
- How to identify a possible scam
- Warning signs that you may be a victim of a scam
- What to do if you're a victim and where to get help

Seating is limited. Visit Texell.org to register today!

DO I NEED Umbrella Insurance?

BROUGHT TO YOU BY TEXELL FINANCIAL INSURANCE

Everyone concerned about losing assets because of a lawsuit needs an umbrella insurance policy.

You may assume that if you don't have \$1 million to lose, you don't need an umbrella policy. Unfortunately, you can be sued for more than just what you have in the bank. Your retirement, investments and savings are also at risk.

An umbrella policy provides an additional layer of insurance – typically \$1 million – above your auto insurance and your home insurance liability coverage. If you are ever sued, your standard homeowners or auto policy will provide you with some liability coverage, paying for judgements against you



and your attorney's fees, up to a limit set in the policy. However, in our litigious society, you may want to have an extra layer of liability protection to protect your current assets and future earnings.

An umbrella policy kicks in when you reach the limit on the underlying liability coverage in a homeowners, renters, or auto policy. It will also cover you for things such as libel and slander. Think of it as insurance beyond the usual.

The good news is that umbrella insurance is very affordable, generally \$150 to \$300 annually for a \$1 million policy.

To discuss umbrella insurance, or to get an umbrella policy quote, talk to your Texell Financial Insurance Agent today. Call us at **254.774.5181** or toll-free at **855.759.2541**.



\$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.



works for me™



YOUR BENS KEEP ADDING UP

Here's how it works:

Members get a **\$100** cash reward for **every new line** when you switch to Sprint®.



Current Sprint customers will receive a **\$50** cash reward for **every line** transferred into Sprint Credit Union Member Cash Rewards.



Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

