

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

**New Year's Day**  
Tuesday, January 1

**Martin Luther King Day**  
Monday, January 21

**Presidents' Day**  
Monday, February 18

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

# Big Rates for Big Returns

DO GREAT THINGS  
WITH YOUR SAVINGS.

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

**Open your Certificate Today  
at [Texell.org](http://Texell.org).**

60-MONTH  
CERTIFICATE

**3.55%** APY<sup>1</sup>

12-MONTH  
CERTIFICATE

**2.85%** APY<sup>1</sup>

6-MONTH  
CERTIFICATE

**2.45%** APY<sup>1</sup>

<sup>1</sup>APY = Annual Percentage Yield. Rates effective 12/11/2018 and subject to change without notice. Penalty for early withdrawal. \$1,000 minimum balance to open certificate and earn dividends.

# Texell **SERVES**

## Words We Live By

Texell serves members every day, striving to deliver great rates, excellent support, security and peace of mind. That's our job here. But it's never about simply meeting standards at Texell. It's about making Central Texas a better place to live, and finding ways to give back. That's how **Texell Serves**.

We don't just write a check – we get hands-on. We assemble meals for Feed My Sheep in Temple, assist with Fresh Food for Families with the Caring Place, participate in blood drives for Carter Blood Care and Baylor Scott & White Blood Center, hold free financial literacy seminars for community groups, work Habitat for Humanity projects, and participate in community fundraising events.

Sometimes our efforts *do* involve monetary donations or goods. For our 70th anniversary in December, we asked our Facebook community to nominate their charity of choice, and we gave \$490 to Tiny Hooves Rescue and Petting Zoo in Temple (we love animals, too!). This past summer, items were collected for The Well (Feed My Sheep) and The Locker (Kids Helping Kids), and at Christmas more than 100 senior citizens received gifts from Texell Secret Santa employees – and members!

Perhaps most inspiring is that these initiatives are employee-driven and implemented – largely outside of the workday and on weekends. Texell has a group of employees who schedule, organize and encourage others to participate in each event. "It's always easy to find enthusiastic volunteers to help. I often get calls asking when the next opportunity to serve is happening, so they can clear their calendar," said Texell team member, Monica MacKay. Many of our volunteers step forward to participate in everything – which is fairly significant. See our numbers in 2018:



<b>1,874</b>	<b>Meals Provided</b>
<b>57</b>	<b>Units of Blood Collected</b>
<b>218</b>	<b>Central Texans Provided Financial Literacy through Seminars</b>
<b>292</b>	<b>Families Served with The Caring Place Fresh Food for Families</b>
<b>330</b>	<b>Volunteer Hours</b>

As 2019 kicks off, Texell Serves is already in high gear. "Texell Serves" is more than just a motto. It's action.

### "Does \$100 work for you?"

Texell members get **\$100** for each new line they activate with Sprint®.\*

**GET YOUR \$100**

**Sprint**  
Now with **hulu**

**LOVE MY CREDIT UNION REWARDS**



\*Restrictions apply.

### 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](http://www.cud.texas.gov).

### IMPORTANT INFORMATION

The following fees will become effective February 1, 2019:

- Automated Clearing House (ACH) and check exceptions - \$3 per item
- Inactive account fee - \$10 per quarter

The following service will no longer be offered beginning January 1, 2019:

- Western Union

# 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.



## 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% APY<sup>1</sup> 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 this to the \$2 a month you can save in monthly fees, that's \$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 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.**

<sup>1</sup>APY = Annual Percentage Yield. Rate effective January 1, 2019 and subject to change without notice. \$5 minimum to open account. \$500 daily minimum balance to earn dividends.

## Join us for PRIVACY PROTECTION STRATEGIES

The internet has changed the way we lead our lives and run our businesses. Eighty-nine percent of Americans are online. Worldwide, almost half of the entire population is online, and each day more and more people use the internet to obtain information.

Identity theft affects the lives of over 15 million Americans annually.

At this seminar, you'll learn the three keys to protecting your privacy:

- **DETER** identity thieves by safeguarding your personal information.
- **DETECT** suspicious activity by routinely monitoring your financial accounts and billing statements.
- **DEFEND** against identity theft as soon as you suspect a problem.

*This seminar will be presented by Thomas Mapel,  
Regional Sales Consultant, Prudential.*

**Seating is limited. Register early by visiting the Events page at [Texell.org](http://Texell.org).**



**WHEN:** Tuesday, January 15, 2019  
6:00 – 7:00 p.m.

**WHERE:** Texell Credit Union, Downtown Office  
17 South 1st Street, Temple

**COST:** \$5 to attend

# 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.**