



## A Note From Our President

As we near the year's halfway point, we reflect on the moments that have meant the most to us in 2024. We are so grateful for the support of our members of all ages. We are excited to continue bringing you the best service and benefits from our family to yours.

This year, we want to help your family make every moment count. We want to provide the tools for your family to succeed in their financial life. From dance classes to driver's ed to college visits, we want to help make it happen. Let us help your family one moment at a time.

- Pam Toler, President/CEO

### TIRED OF PAPER CLUTTER?

Switch to e-Statements and enjoy convenient, eco-friendly, and secure banking. Go digital today and simplify your financial life.



## TIPS FOR PAVING THE ROAD TO FINANCIAL SUCCESS

The path to being financially healthy is simple, but it does take patience and discipline. Here are some tried-and-true quick tips for paving the road to financial success.

- Money invested or saved in accounts that earn compound interest grows exponentially. Take advantage of this by saving and investing early with things like share certificates or money market accounts
- The sooner you start saving for retirement, the better off you will be. Take advantage of employer-sponsored retirement plans (like 401(k)s) and consider opening an Individual Retirement Account (IRA)
- It's easy to fall into the pit of debt and feel like you'll never escape. Prioritize paying down what you owe. Consider a debt consolidation loan or refinancing options if you need help with high interest or from multiple sources



### NAVIGATE YOUR WAY TO A NEW VEHICLE!

With our Auto Loans, you can enjoy the convenience of affordable rates and personalized service tailored to your needs.

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### SPRING 2024 NEWSLETTER

#### Holiday Closures

**Memorial Day**  
Monday, May 27

**Juneteenth**  
Wednesday, June 19

**Independence Day**  
Thursday, July 4

### 6 TAX DAY ESSENTIALS

As Tax Day approaches, here are the key points you should keep in mind:

**Deadline:** Tax Day is usually April 15, but it can shift if it falls on a weekend or holiday.

**Extensions:** If needed, request an extension, but remember it doesn't delay tax payments.

**Credits and deductions:** Explore opportunities like the EITC and deductions for education, homeownership, and charity.

**E-file:** It's secure and speeds up processing.

**Scams:** Beware of tax scams - the IRS won't request info via email or phone.

**Professional Help:** For complex situations, consult a tax professional.

Remember, we are here to support you through tax season. Keep these essentials in mind for a smooth filing process.

## HOSTING A MEMORABLE MEMORIAL DAY BBQ ON A BUDGET

Memorial Day, a time to commemorate our nation’s heroes, celebrate with loved ones, and welcome the impending summer, often calls for outdoor gatherings and BBQ feasts. However, the expenses associated with hosting a Memorial Day BBQ can quickly add up if you’re not careful. But don’t worry; with some strategic planning and savvy choices, you can host a fantastic Memorial Day BBQ that won’t strain your finances.

- Start with a plan. Initiate the process by setting a budget and determining your spending limits. Consider all essential aspects, including food, beverages, decorations, and planned activities or games
- Opt for budget-friendly cuts like chicken thighs, drumsticks, or pork shoulder. Watch for meat sales or bulk deals in the weeks leading up to Memorial Day
- Make your Memorial Day BBQ a potluck gathering. Encourage guests to contribute a dish, lightening your workload and adding variety to the menu
- Say goodbye to pricey store-bought sauces. Instead, craft delectable blends using simple ingredients like olive oil, vinegar, herbs, and spices
- Select budget-friendly options such as coleslaw, pasta salad, or grilled vegetables for side dishes
- Consider budget-friendly activities like backyard volleyball, frisbee, or a scavenger hunt



Refer a friend to Texas Telcom Credit Union so you can enjoy the perks together. It’s a win-win! Share the wealth and watch your savings grow.

For more information, visit: [textelcu.org/join](http://textelcu.org/join)

## REV UP YOUR DREAMS!

Whether it’s a new R.V., boat, or motorcycle, we’ve got you covered. Secure your ride with flexible loan terms – from 60 to 84 months! Explore the freedom of the open road and make your journey unforgettable.

[LEARN MORE](#)



## TEXAS TELCOM CREDIT UNION ACCOUNTS

### Checking Accounts

Discover seamless banking with our Checking Accounts. It’s your gateway to hassle-free financial management.

### Savings Accounts

Our Savings Accounts provide a stable foundation for your financial goals. Enjoy the benefits of higher yields and personalized service.

[OPEN YOUR ACCOUNT](#)

## ACCESS YOUR ACCOUNTS ANYTIME, ANYWHERE!

Manage your finances conveniently and securely on the go with the Texas Telcom Credit Union Mobile App!

- Pay bills with E-Pay
- Check account balances
- View recent transactions
- Mobile check deposits



## COMPLAINT NOTICE

If you have a problem with the services provided by this credit union, please contact us at: **Texas Telcom CU - 8818 Garland Rd, Dallas, TX 75218 - Phone: 214-320-8818 Fax: 214-320-8875**  
 This 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 the 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 Mail: Texas Credit Union Department, 914 East Anderson Lane, Austin, TX 78752-1699  
 Phone Number: 1-512-837-9236, Facsimile Number: 1-512-832-0278, Email: [complaints@tud.texas.gov](mailto:complaints@tud.texas.gov), Website: [www.cud.texas.gov](http://www.cud.texas.gov)

# TTCU

The Quarterly Newsletter is published by Texas Telcom Credit Union to keep our members informed about their credit union. The financial services offered by TTCU may have specific terms and fees; contact our office for more details.

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### MAIN

8818 Garland Road, Dallas, Texas 75218  
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 Lobby Hours: 9 a.m. - 4 p.m.

### LOAN SERVICES

1212 Tavaros Ave., Dallas, Texas 75218  
**MONEYLINE** 24 hours a day, every day! (800) 310-9398  
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Federally Insured by NCUA.  
 "We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act."

According to the Texas Administrative Code, members are entitled to request and review copies of certain documents related to the credit union's finances and management. For more information on which types of documents may be requested, or to request the documents, please contact TTCU in writing.

As a State Chartered Credit Union we are required to post certain Annual Disclosures. Please note, the 2023/2024 disclosures can be found on our website which include the 70th Annual Business Meeting Program as well as the 2023/2024 Privacy Policy.