# **Holiday Loans**

**Fall into It!**

**Used Auto Sale Event with Enterprise Car Sales, Inc.**

If you’ve missed any of our previous used auto sales, offered by your credit union and Enterprise Car Sales. Have no fear the great deals on select used vehicles will again be available, come and take advantage of this one day Fall Auto Sale:

**Saturday – November 21, 2015**

**10:00 a.m. – 2:00 p.m.**

**10959 Ella Blvd – Credit Union Office**

[](http://www.cuautodeals.com/)

Call (281) 876-2501

**PREAPPROVAL IS AVAILABLE AND**

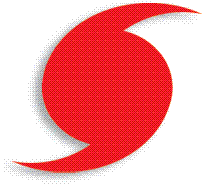
**RECOMMENDED FOR IMMEDIATE   
POSSESSION OF YOUR VEHICLE   
WITHOUT ANY DELAY.**

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| **www.teamffcu.org** | **News 4u**  **Team Financial Federal Credit Union**  **A team working 4 u** | **3rd Quarter 2015** |

3rd quarter

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| **www.teamffcu.org** | **Team Financial Federal Credit Union**  **A team working 4 u**  **(281) 876-2501 FAX (281) 874-0055** | **3rd Quarter 2013** |

# **It’s Hurricane Season Are your Prepared?**

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These tips are not only helpful during Hurricane Season but for any type of disaster that might occur. Be ready financially.

1. Sign up for an ATM or Debit Card so that you’ll have access to your funds. If you have a checking account with TFFCU and don’t currently have one of these cards, we encourage you to sign up today.

2. Direct Deposit your paycheck. This will ensure that your paycheck is safely deposited even if you have to evacuate and be away from your home an extended period of time.

3. Sign up for E-services such as online banking and bill pay. You will be able to access your balances and pay your bills 24/7 through a computer anywhere. Contact the credit union for details. And don’t forget to have copies of medical information for each family member as well as important documents.

NCUA Phone: 1-800-827-6282

Website: [www.ncua.gov](http://www.ncua.gov)

TCUL Phone: 1-800-442-5762

Website: [www.tcul.coop](http://www.tcul.coop)

Tis almost the season to be jolly! And what’s a better way to enjoy the holidays than with extra cash? Your credit union will again be offering Special Holiday Loans to the members this year!

You could get up to $1,200 @ 12% APR\* for l2 months!

If you currently have a Holiday Loan from last year, you will be required to repay the loan in full before applying for the Holiday Loan this year.

\*ANNUAL PERCENTAGE RATE. Normal loan policies apply. All loans will be granted based on an individual’s credit rating, their ability to repay and payment history with the credit union.

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# **Christmas Club Checks**

If you planned ahead for your holiday shopping, your Christmas Club check will be available for pickup or mail beginning November 2, 2015. Now is the perfect time to set up your account for next year. With payroll deductions or direct deposit, it’s easy to save so you don’t have a budget crunch come next December.

[](http://www.google.com/imgres?q=pictures+of+family+and+friends&start=215&sa=X&rlz=1T4ADBR_enUS225US227&biw=1280&bih=760&tbm=isch&tbnid=IuVxrCncg6n4PM:&imgrefurl=http://www.foxbusiness.com/personal-finance/2012/08/31/lending-money-to-family-and-friends/&docid=lN15kUuQzfJqLM&imgurl=http://a57.foxnews.com/global.fbnstatic.com/static/managed/img/660/371/Couting-Hundred-Dollar-Bills.jpg?ve=1&w=660&h=371&ei=Xl27UYemK4X49gSF6YDADw&zoom=1&iact=hc&vpx=2&vpy=387&dur=78&hovh=168&hovw=300&tx=157&ty=76&page=8&tbnh=134&tbnw=239&ndsp=33&ved=1t:429,r:42,s:200,i:130)

**Shared Branching Convenience**[](http://www.cuservicecenters.com/)

Shared Branching Services Available For Your Convenience for nearest location visit this website: [www.co-opcreditunions.org](http://www.co-opcreditunions.org) or

1-800-919-2872.

**TFFCU HOME EQUITY LOAN**

Looking for a way to consolidate your debt! A Home Equity Loan from TEAM Financial FCU, you can will give you an opportunity to consolidate your debt to a lower rate and save some money. You probably have credit cards, store accounts or other loans with a higher interest rate that you want to pay off. Our Home Equity Rates are as low as **4.25% APR\*** with the convenience of one payment to pay to pay off your debt sooner. If you’re ready to consolidate your debt and take advantage of the offer, contact us today for more information.

**\*APR is annual percentage rate and may vary based on your personal credit history. Debt consolidate offer does not apply to existing TFFCU**

**loans. Minimum loan amount is $5000**

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**TFFCU’S MOBILE BANKING APP with AskAuto.Com**

Control of Your Finances is now available in the Palm of Your hand with an added feature available AskAuto. This makes auto shopping easier than ever. To access:  **www.teamffcu.org**

**Reminder to Sign up for Online Banking with Bill Pay[](http://www.google.com/imgres?imgurl=http://bankkhojo.com/blog/wp-content/uploads/2013/05/online-banking.jpg&imgrefurl=http://bankkhojo.com/blog/benefits-of-online-banking/&h=300&w=400&sz=35&tbnid=wL9EVR8y_-1lNM:&tbnh=91&tbnw=121&prev=/search?q=pictures+of+online+banking&tbm=isch&tbo=u&zoom=1&q=pictures+of+online+banking&usg=__Hmj3uruJEkYYN6qqmLqp9XLuVQs=&docid=GNqyYjoiGHGJ6M&sa=X&ei=lVu7UY7vHYvW8gSpooDIDQ&ved=0CFoQ9QEwBg&dur=47)**

Sign up for E-services such as online banking and bill pay. You will be able to access your balances and pay your bills 24/7 through a computer anywhere. Contact the credit union for details.

**Account Contact Information Changed?**

If you are planning a move or changing other contact information, make sure you notify us of your changes. It is important that we are made aware of any changes in your marital status, address and/or beneficiary information. This will ensure that you receive any Credit Union notices or correspondence at the appropriate address. **Also provide us your email address, if you have one.**

**Reminder**

In the event disaster should strike and Team Financial FCU is not operational here are some important numbers you should keep handy:

NCUA Cornerstone Credit Union League

Phone: 1-800-827-6282 Phone: 1-800-442-5762

**Website: www.ncua.gov Website: www.cornerstonecul.coop**

**Location: 10959 Ella Blvd., Suite C. Houston, TX 77067**

**(281) 876-2501 FAX: (281) 874-0055 ARU: (281) 645-6226**

**Office Hours: Holiday Closings:**

**Monday - Friday 8:30 AM - 4:30 PM Veterans Day, Wednesday – November 11, 2015**

**Thanksgiving, Thursday & Friday- November 26 & 27, 2015**

**Christmas Holiday, Thursday & Friday – December 24 & 25, 2015**

**New Year’s Eve – ½ day Closing 12 Noon – Thursday, December 31, 2015**

**New Year’s Day, Friday - January 1, 2016**

**Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government**

**NCUA**

**National Credit Union Administration, a U.S. Government Agency**