

News 4U

TEAM FINANCIAL FEDERAL CREDIT UNION A TEAM WORKING 4 U

www.teamffcu.org

3rd Quarter 2014

Holiday Loans

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 12 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.

Christmas Club Checks

If you planned ahead for your holiday shopping, your Christmas Club check will be available for pickup or mail beginning November 3, 2014. 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.



Shared Branching Convenience



Shared Branching Services Available For Your Convenience for nearest location visit this website: www.co-opsharedbranch.org
1-800-919-2872

E-statements in 2015

If you have an email address, please provide the credit union with that information. Effective March 31, 2015 statements will be electronic.

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 22, 2014

10:00 a.m. – 2:00 p.m.

10959 Ella Blvd – Credit Union Office

Houston, TX 77067



Call (281) 876-2501

**PREAPPROVAL IS AVAILABLE AND
RECOMMENDED FOR IMMEDIATE
POSSESSION OF YOUR VEHICLE
WITHOUT ANY DELAY.**

TFFCU HOME EQUITY LOAN

Looking for a way to consolidate your debt! A Home Equity Loan from TEAM Financial FCU, offers 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 off your debt sooner. If you're ready to consolidate your debt into a Home Equity Loan at TEAM Financial FCU. 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.

INTRODUCING TFFCU'S MOBILE BANKING APP with AskAuto

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



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

Reminder

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

NCUA
Phone: 1-800-827-6282
Website: www.ncua.gov

Cornerstone Credit Union League
Phone: 1-800-442-5762
Website: www.cornerstonecul.coop

Location: 10959 Ella Blvd., Suite C Houston, Texas 77067	
(281) 876-2501 FAX: (281) 874-0055 ARU: (281) 645-6226	
Office Hours:	Holiday Closings:
8:30 AM – 4:30 PM	Veterans Day, Tuesday – November 11, 2014
	Thanksgiving, Thursday & Friday- November 27 & 28, 2014
	Christmas Holiday, Thursday & Friday – December 25 & 26, 2014
	New Years Eve – ½ day Closing 12 Noon – Wednesday, December 31, 2014
	New Years Day, Thursday - January 1, 2015

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

