

NEWS 4U

TEAM FINANCIAL FEDERAL CREDIT UNION A TEAM WORKING 4 U

4th Quarter 2014

HAPPY NEW YEAR

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A Big THANK YOU for Your Support!

We would like to take a moment to thank you our members and the volunteers that make it possible for your credit union to thrive and prosper. We realize that you – the member of this credit union- have many choices when it comes to deciding where to take your business. Thanks for making us your financial service provider.

Home Equity Loans

Your credit union is now offering Home Equity Loans. Get a Home Equity Loan, to pay off those high interest rate credit cards, make improvements to your home, take a family vacation, pay for college, or whatever you desire.

To get more information on the Home Equity Loan Program, contact the credit union office.

MOBILE BANKING APP IS NOW AVAILABLE

Control of Your Finances is now available in the Palm of Your hand.
To access: www.teamffcu.org



CU SERVICE CENTERS.
The Member-Friendly Financial Network
BRANCH LOCATOR

Shared Branching Convenience

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

HAVING A HARD TIME MAKING YOUR CAR PAYMENT?

Refinance your auto loan with us.

>Did you finance a car in the past year or two?

> Did you take advantage of a 0% financing offer but can't afford the hefty monthly payment?

>Are you paying a high rate through another lender?

>Do you want the convenience of having your auto loan at the credit union?

If you answered "yes" to any of these questions, we can help. Even by pushing the interest rate on your auto loan down a percentage point or two, the money you save really adds up. Stop in or call today to find out how refinancing at the credit union can benefit you.

Call ((281) 876-2501

Or if you're thinking about a new or used vehicle, see us first. By getting a pre-approved loan before visiting the dealer, you'll be able to negotiate from a position of strength. Whatever your vehicle selection, your Credit Union will help you save time and money.

Credit Score Enhancement

Your Credit Record is a Valuable Asset

Our Credit Score Enhancement Program Can Help You Maintain It

Do you know that your FICO score dictates how much you spend to borrow money? Do you even know your credit score? Do you know what factors affect your credit score? Can you read your credit report with clarity? Would you like to rebuild your credit or enhance your credit. Are you new to credit and trying to build a credit profile? If you're unsure about any one of these questions, then make plans to attend the next "Credit Score Enhancement Presentation" where you can learn the definition of FICO scoring, how to improve your score, and how to read your credit report:



The Next Credit Score Enhancement will be held on:

Date: Saturday, February 28, 2015

Time: 9:00 a.m. – 12:00 p.m.

**Location: Teamsters Union Hall -10959 Ella Blvd
Houston, TX 77067**

If you plan to attend, please RSVP@281-876-2501. All credit union member attendees will have an opportunity to draw a discount percentage rate on their next loan.

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 to Sign up for Online Banking with Bill Pay & E-statement



Sign up for E-services for online banking with bill pay and E-statement. You will be able to access your balances and pay your bills 24/7 through a computer anywhere. **Effective March 31, 2015 member statements will be available electronically. Paper statements will only be available upon request and the fee is \$5.00.** Contact the credit union for details

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

TCUL

Phone: 1-800-442-5762

Website: www.cornerstonecuscoop

Location: 10959 Ella Blvd., Suite C. Houston, TX 77067	
(281) 876-2501 FAX: (281) 874-0055	
Office Hours:	Holiday Closings:
Monday – Friday 8:30 AM – 4:30 PM	Martin Luther King, Jr. Birthday, Monday, January 19, 2015
	President's Day, Monday – February 16, 2015
	Good Friday, Friday – April 03, 2015

Your savings federally insured 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

