**Happy New Year**

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|  | **News 4u****Team Financial Federal Credit Union****A team working 4 u**  |  |

**www.teamffcu.org 4th Quarter 2015**

**&**

**A Big Thank You!**

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. We appreciate YOU!

**Statements in 2016**

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This will be the last paper statement you will receive. To access your account information you will need to sign up for E-services. E-services will provide you with online banking and bill pay. You will be able to access your balance and pay bills 24/7 through a computer anywhere and it also gives you the ability to control your finances in the Palm of Your hand through a Mobile App. Contact the credit union for details.

**TFFCU HOME EQUITY LOAN**

Looking for a way to consolidate your debt! A Home Equity Loan from TEAM Financial FCU, 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 Loan 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 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**

 **PAYDAY LOANS**

**>Are you struggling to escape a Payday Lending Debt Trap?**

**> Have your payday loan(s) been renewed so many times that the fees are more than the original loan?**

**>Have your payday loan(s) become a Revolving Door of debt?**

**If you answered “yes” to any of these questions, we can help. Stop in or call today to find out how the credit union’s alternative to payday loan(s) can works.**

**Call ((281) 876-2501**

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**Don’t forget if you’re in the market for a new, used**

**or even refinancing an auto…**

**check with your credit union.**

**>>>>>>>>>>>>>>>>>>>>>>>>>**

**Shared Branching Convenience**

Shared Branching Services Available For Your Convenience for nearest location visit this website:

 [www.co-opcreditunions.org](http://www.co-opcreditunions.org)

 1-800-919-2872

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

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These tips are not only helpful during

**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 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 6, 2016**

 **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**

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

 NCUA CORNERSTONE CU 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, Texas 77067

(281) 876-2501 FAX: (281) 874-0055 ARU: (281) 875-8252 or (281) 645-6226

 Office Hours: Holiday Closings:

Monday – Friday 8:30 AM – 4:30 PM Martin Luther King, Jr. Day, Monday – January 18, 2016 Presidents’ Day, Monday – February 15, 2016 Good Friday, Friday – March 25, 2016

 **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, U.S. GOVERNMENT AGENCY**