

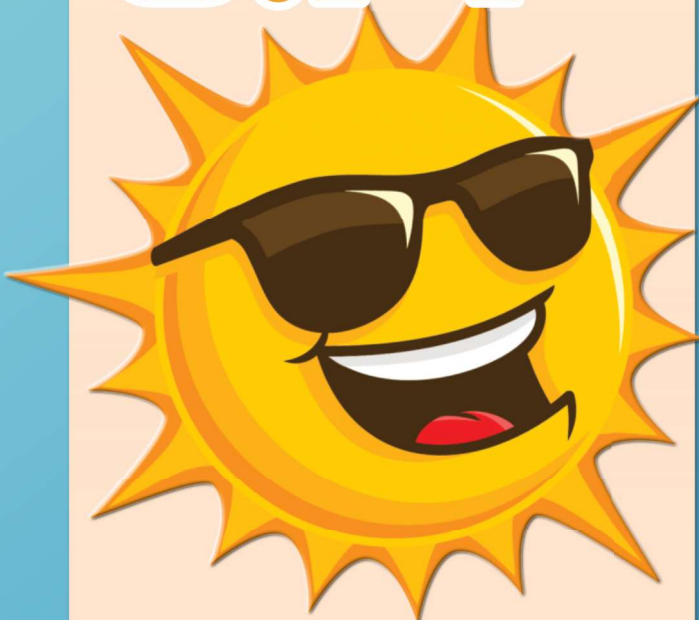
**TRAVIS COUNTY
CREDIT UNION**

newsletter
SPRING 2025

SUMMER VACATION LOANS

AS LOW AS

8.74% APR*



*APR = Annual percentage rate. Promotional rate is determined by credit score and is subject to change. Subject to approval. Some restrictions apply.

**ANNUAL MEETING
THURSDAY APRIL 17TH**

PLEASE NOTE
NEW LOCATION **5:30PM**

700 LAVACA, AUSTIN, TX 78701

**PURCHASE TICKETS AND FIND MORE
INFORMATION ON OUR WEBSITE**

**\$1,000 BEN MOODY
SCHOLARSHIP**

AVAILABLE TO MEMBERS AND IMMEDIATE CHILDREN
APPLICATION MUST BE RECEIVED BY JUNE 30TH
application and further details available on our website

**ONLINE BANKING
PASSWORD REQUIREMENTS
WILL BE CHANGING**

During 3rd quarter, we will be updating password complexity requirements to enhance online banking security. Members will be prompted upon login to change their password to include at least 12 characters including one symbol character, upper and lowercase letters.

HOURS: 8:30AM-5:00PM MON-FRI OUR LOBBY IS OPEN!

UNDERSTANDING YOUR DAILY LIMITS – FOR YOUR SECURITY

To help protect your funds and prevent fraud, Travis County Credit Union has set daily limits on certain transactions:

**DEBIT CARD
(POS) PURCHASES**
\$1,500/DAY

**ATM
WITHDRAWALS**
\$500/DAY

**IN-BRANCH
CASH WITHDRAWALS**
\$1,500/DAY

Need more? No problem! For larger in-branch cash withdrawals or debit card limit adjustments, just give us a quick call in advance so we can make the appropriate exceptions. These limits help us keep minimal cash on-site and reduce the risk of theft or fraud—keeping you and your money safe. Exceptions can be made when needed—just reach out!

ACCESS TO CREDIT UNION DOCUMENTS

In accordance to Section 91:315, this notice is to advise you, as a Travis County Credit Union member you have to the ability to request certain documents relating to the credit union's finances and management.

These documents are: the balance sheet and income statement, a summary of the most recent annual audit, written board policy regarding access to articles of incorporation, bylaws, rules, guidelines, board policies, and copies thereof, and the Internal Revenue Service Form 990. Any requests for these documents should be made to management at our main office with advance notice.

NOTICE TO CREDIT UNION MEMBERS REGARDING UNCLAIMED PROPERTY

The state of Texas, through escheat laws, mandates that financial institutions surrender inactive accounts over to the State Treasury. Inactive accounts are accounts that have had no activity for the last 3 years. Dividends do not count as transactions. The state requires that we close the account and send the funds to the Unclaimed Property Division of the Texas State Comptroller's office by July 1. Before closing the accounts and submitting funds to the state, the credit union will make necessary attempts to contact accountholders. If you receive a notice, please contact us at 512-477-2641 or make a transaction on your accounts. Once the funds are sent to the state, you will need to contact the state directly for the proceeds.

You can check online to see if you have unclaimed property with the Texas State Comptroller at

<http://www.window.state.tx.us/up> or contact by phone at 1-800-321-2274.

COMMUNITY DEBIT CARD PROGRAM

Through the efforts of our Community Debit Card Program and members who are Community Debit Card holders, the Credit Union was able to donate \$1205.32 to Travis County Sheriff's Brown Santa in 2024. If you are interested in changing your debit card to the community card, where a percentage of your transactions goes back to the Brown Santa fund in the form of a yearly donation, ask us next time you're in the branch. Thank you to all our Community Card Debit Card holders for helping us make a difference!



CHAT WITH US VIA TEXT! TEXT "TCCU" TO 512-477-2641

PRIVACY POLICY

FACTS

WHAT DOES TRAVIS COUNTY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?

Rev. 12/23

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ■ Social Security number ■ Account balances and payment history <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Travis County Credit Union chooses to share; and whether you can limit this sharing.

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Who we are

Who is providing this notice?	Travis County Credit Union
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What we do

How does TCCU protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does TCCU collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ■ open an account or deposit money ■ apply for a loan ■ use your credit card or debit card ■ establish home and mobile app access <p>We also collect your personal information from other companies such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes – Information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Reasons we can share your personal information	Does TCCU share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – To offer our products and services to you	No	N/A
For joint marketing with other financial companies	No	N/A
For our affiliates' everyday business purposes – information about your transactions and experiences	No	N/A
For our affiliates' everyday business purposes – information about your credit worthiness	No	N/A
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	N/A

Questions?	Call 512-477-2641
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Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ CUNA Mutual Group ■ FIS Global
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

Other important information

<p>COMPLAINT NOTIFICATION</p> <p>If you have a problem with the services provided by this credit union, please contact us at: Travis County Credit Union P.O. Box 6190, Austin, TX 78762-6190 Phone: (512) 477-2641 Fax: (512) 472-1324 Email: info@tccu.net</p> <p>The 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 any 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 U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Facsimile Number: (512) 832-0278; Email: complaints@tud.texas.gov, Website: www.tud.texas.gov.</p>

Thank you to every member who helped us to make this generous donation to the Children's Miracle Network for Dell Children's Hospital! We are so proud of how our members stepped up to the challenge, and we were able to match donations for a total of \$1000!



VISIT US ONLINE AT TCCU.NET

CONGRATULATIONS TO THE FOLLOWING EMPLOYEES



ERICA CAMARILLO
8 YEARS



JOHN ALCALA
7 YEARS



PAUL MALEY
6 YEARS



BRYAN REED
3 YEARS



Our President Alicia had the opportunity to serve our credit union community as a Mentor through the Austin Chapter of Credit Unions Speed Mentoring Event

FINANCIAL HIGHLIGHTS

ASSETS	LOANS
\$42,401,237.03	\$24,802,590.21
SHARES & DEPOSITS	MEMBERS
\$38,296,590.09	3,311

as of 02/28/2025

HOLIDAY CLOSURES

MAY 26TH
MEMORIAL DAY
JUNE 19TH
JUNETEENTH
JULY 4TH
INDEPENDENCE DAY

MAIN OFFICE

1101 NORTH IH 35 AUSTIN, TX 78702

CALL OR TEXT
512-477-2641

MAILING ADDRESS

PO BOX 301744 AUSTIN, TX 78703

COUNTY ACTION LINE
512-479-7422

FAX
512-472-1324

TEXT "TCCU" TO 512-477-2641 TO CHAT WITH US!
HOURS: 8:30AM-5:00PM MONDAY - FRIDAY

