



TRAVIS COUNTY
CREDIT UNION

newsletter
WINTER 2023

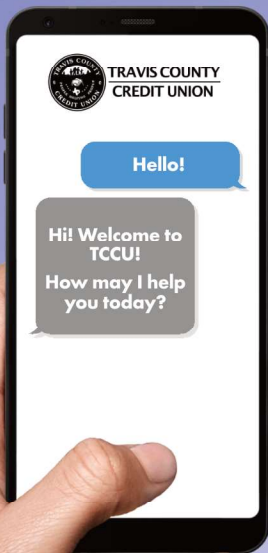
2024 ANNUAL MEETING

Thursday
April 18th
5:45pm

INFORMATION AVAILABLE
ON OUR WEBSITE

WE WILL HAVE
3 OPENINGS ON OUR
**BOARD OF
DIRECTORS**

INFORMATION AND APPLICATION
AVAILABLE ON OUR WEBSITE



**CHAT WITH
US VIA TEXT**

**TEXT
"TCCU"
TO**

512-477-2641

New Year

**NEW
CAR!**

*WE WILL MEET
OR BEAT
COMPETITOR'S
RATES!*



HOURS: 8:30AM-5:00PM MON-FRI

OUR LOBBY IS OPEN!

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.

PRIVACY POLICY

Rev. 11/18

FACTS			WHAT DOES TRAVIS COUNTY CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?		
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 When you are no longer our customer, we continue to share your information as described in this notice.		
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.		
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		

Who we are	
Who is providing this notice?	Travis County Credit Union
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 We also collect your personal information from other companies such as credit bureaus, affiliates, or other companies.
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 State laws and individual companies may give you additional rights to limit sharing.

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
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	
COMPLAINT NOTIFICATION 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 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 at 914 East Anderson Lane, Austin, Texas 78752-1699 Telephone Number: (512) 837-9236, Fax Number: (512) 832-0278, Email: complaints@tud.texas.gov, Website: www.cud.texas.gov.	

SAFE INVESTMENTS IN 2024

Rising interest rates have pushed consumers to find more ways to maximize returns on their savings and investments. Right now, financial institutions are offering higher certificate yields than some have seen in almost a decade! Now is an excellent time to take advantage of these higher yield savings and certificates of deposit (CD) options. A CD is similar to a savings account in that you put money aside while earning interest. They differ from savings accounts as they must stay deposited for their full term in that account to earn the full interest; but CDs usually have higher interest rates than savings accounts or money market accounts. They also have fixed rates, offering safe, insured, and guaranteed rates of return. TCCU offers CDs with no service charges or fees, along with flexible terms ranging from 3 to 60 months. Additionally, all TCCU savings accounts are NCUA insured up to \$250,000, so you have peace of mind that your money is secure. TCCU is committed to making sure our members have the products and services they need on their financial journey. To learn more about how we can assist you with both short-term and long-term investments, visit tccu.net or call us at (512) 477-2641.



On November 3rd, 2023, TCCU had the opportunity to partner with Kasasa and Internet personality Charlie Rocket in a nationwide challenge where local community banks and credit unions were challenged to complete 100,000 acts of kindness in one weekend. TCCU employees had the privilege of playing Superhero and giving back to a local small business while buying coffee for lucky recipients!

VISIT US ONLINE AT [TCCU.NET](https://tccu.net)

Please join us in extending a warm welcome to our new/old EVP of Operations, Georgina Edwards! Georgina was previously with TCCU for five years, and we are excited to have her back on the team. She brings with her over 20 years of experience in financial institutions, and her fun and outgoing personality! Stop by and say hi on your next visit to the branch!



Holiday Closures

MONDAY JANUARY 15TH
MARTIN LUTHER KING, JR. DAY

MONDAY FEBRUARY 19TH
PRESIDENTS DAY

EARLY CLOSURES

FRI. JANUARY 12TH
FRI. FEBRUARY 16TH

FINANCIAL HIGHLIGHTS

ASSETS

\$41,792,020.94

LOANS

\$27,550,080.20

SHARES & DEPOSITS

\$38,007,471.11

MEMBERS

3225

as of 11/30/23

CONGRATULATIONS!



ANDREW ADAMSEN
2 YEARS



LOUANN HERNANDEZ
2 YEARS

CLAIRE RANGEL
23 YEARS

MAIN OFFICE

1101 NORTH IH 35 AUSTIN, TX 78702

MAILING ADDRESS

PO BOX 6190 AUSTIN, TX 78762

CALL OR TEXT

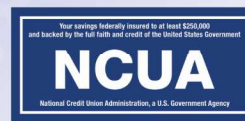
512-477-2641

COUNTY ACTION LINE

512-479-7422

FAX

512-472-1324



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OUR LOBBY IS OPEN!