



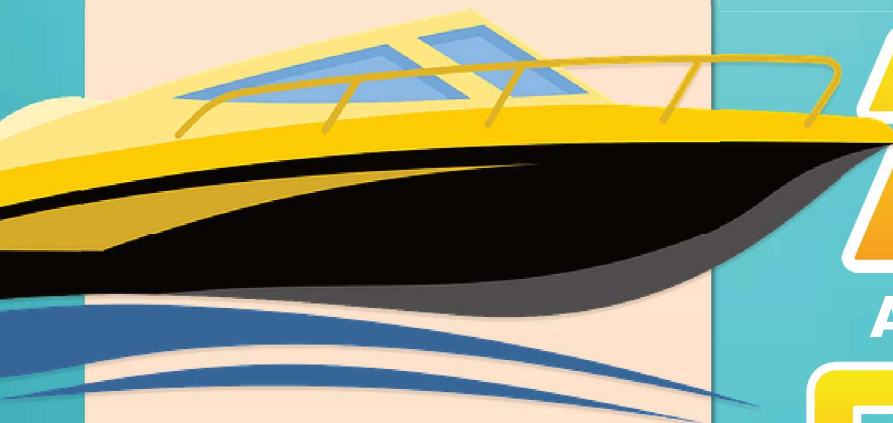
TRAVIS COUNTY
CREDIT UNION

newsletter
SPRING 2024

SUMMER VACATION LOANS

AS LOW AS

8.74% APR*



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

THURSDAY
APRIL 18TH
5:30PM

2024

ANNUAL MEETING

INFORMATION ON HOW TO REGISTER
AVAILABLE 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

BOAT & RV LOANS

AS LOW AS

6.74% APR*



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

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.

COMMUNITY DEBIT CARD PROGRAM

Through the efforts of our Community Debit Card Program and members who are Community Debit Card holders, the Credit Union donated \$748.07 to Travis County Sheriff's Brown Santa in 2023. 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!



**TAX DAY IS
APRIL 15TH!**

**MENTION TRAVIS COUNTY CREDIT UNION
WHEN YOU ARE ASKED FOR
DIRECT DEPOSIT BANK INFORMATION**

**OUR ABA/ROUTING NUMBER IS:
314977382**

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.

PRIVACY POLICY

Rev. 12/23

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:

- 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

CHAT WITH US VIA TEXT! TEXT "TCCU" TO 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 ■ establish home and mobile app access 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

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

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 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.

TCCU FEE SCHEDULE - EFFECTIVE 04/01/2024

FEES APPLICABLE TO ALL ACCOUNTS & SERVICES

Account Reconciliation	\$30.00 per Hr. (1 Hr. Minimum)
Account Research	\$30.00 per Hr. (1 Hr. Minimum)
ACH/EFT – Manual Posting	\$5.00 per item
Check Cashing (account balance below \$300 and non-user of TCCU services)	\$1.00 or 1% whichever is higher
Check Cashing Fee (non-member)	\$2.00 (checks under \$75.00)
	\$5.00 (checks \$75.00 and over)
Coin Counting	3.0% of Total (no charge when in rolls)
Collections Item (ie, international check deposit)	\$10.00 (plus foreign bank fees)
Copies of CU Documents	\$2.00 per document for the first 5 pages
	\$1.00 per page after the first 5 pages
Copy of Teller Check	\$5.00
Early Termination of CD with Original Term less than 12 months	3 months dividends
Early Termination of CD with Original Term 12 to 36 months	6 months dividends
Early Termination of CD with Original Term greater than 36 months	12 months dividends
Early Termination of Holiday Club	No interest paid
Funds Transfer to TCCU w/Debit Card -ProPay	\$5.95
Funds Transfer to TCCU via ACH -ProPay	\$1.95
Funds Transfer via one-time Manual ACH/EFT	\$5.00
Funds Transfer via recurring ACH/EFT	Free
Gift Card	\$5.00
Incoming Wire	\$5.00
Jumbo Account Service Charge (accounts greater than \$250,000)	\$0.00 per month
Levy/Attachment Fee	\$50.00 per instrument
Non Member Cashier's Check	\$10.00
NSF Fee (per item ACH/EFT & Checks; transactions over \$29.50 and funds not available in account at time of processing.)	\$29.50
NSF Fee-On a Retry (per item ACH/EFT & Checks; transactions over \$29.50 and funds not available in account at time of processing.)	\$0.00
Outgoing Wire Domestic	\$25.00
Outgoing Wire Out of Country	\$55.00
Overdraft Transfer Fee (from another share account)	\$5.00
Returned Items written to or deposited at TCCU (3rd party)	\$29.50 (after 3rd occurrence from same 3rd party originator)
Returned Items written to or deposited at TCCU (maker to maker)	\$29.50 (from mbr's own acct at another institution)
Returned Statements	\$5.00 per statement
Special Mailing request (Federal Express, UPS, etc.)	\$60.00
Statement Copy or Current Statement	\$5.00 per month
Stop Payment	\$35.00 *eff 5/1/24
Stop Payment Lost/Destroyed Teller Check	\$35.00 (plus Bond if applicable) *eff 5/1/24
Subrogation Fee	\$20.00 per instrument
Teller Checks	\$3.50 each
Transaction History Print Out	\$5.00 per month
Travel Card	\$8.00
Verification of Deposit	\$25.00

ADDITIONAL FEES FOR SHARE (SAVINGS) ACCOUNTS

Membership (one-time fee)	\$1.00
Closing Account (less than 180 days old)	\$10.00
Over six (6) ACH/EFT processed during the month	\$3.00 per item

ADDITIONAL FEES FOR MONEY MARKET ACCOUNTS

Minimum Opening Deposit	\$2,000.00
Monthly Service Charge Daily Balance Below \$2,000	\$10.00
Over six (6) drafts or ACH/EFT processed during the month	\$10.00 per item

ADDITIONAL FEES FOR SHAREDRAFT (CHECKING) ACCOUNTS

Check Printing	Varies by Style Ordered
Copy of Draft	\$5.00
Courtesy Pay Overdraft (per item ACH/EFT, Checks, & Debit Card transactions)	\$29.50 per item
Minimum Opening Deposit	\$25.00
Monthly Service Charge - Check Plus Account	\$4.00 per month

Monthly Service Charge - eSaver Account	\$2.75 per month
Monthly Service Charge - Unlimited Account	\$6.00 per month
Monthly Service Charge - #Checking2.0 Account	\$7.50 per month
Monthly Service Charge (80 Suffix) daily balance below \$500	\$5.00 (this account no longer offered)
Online Bill Pay	Free or \$5.00 per month if inactive 60 days
Overdraft Loan Transfer	\$15.00
Paper Statement Mailing	\$2.00 per month (Advantage, eSaver, & suffix 90)
Temporary Checks after initial opening	\$1.00 per check

ADDITIONAL FEES FOR ATM/DEBIT CARDS

Foreign Exchange Fee / Cross Border Transaction	1.1% of transaction
Inquiry or Transfer at non TCCU machines	\$2.00 per transaction
Point of Sale	\$0.10 per debit (suffix 80 & 90 accounts)
Replacement Card	\$10.00
Sales Draft Copy	\$25.00
Withdrawal Fees for non TCCU machines	\$2.00 per withdrawal

ADDITIONAL FEES FOR MASTERCARD

Cash Advance	Higher of \$2 or 2% of transaction
Foreign Exchange Fee / Cross Border Transaction	1.1% of transaction
Late Payment	\$20.00
Phone Payment	\$10.00
Replacement Card	\$10.00
Temporary Increase Fee	\$15.00
Returned Payment Fee	Up to \$30.00

*Other fees may apply and subject to change without notice. Please see Credit Card Act and Fee Disclosures

ADDITIONAL FEES FOR SAFE DEPOSIT BOXES

5 x 3 x 21 (half cost for 55+ age members)	\$25.00 per year
10 x 3 x 21 (half cost for 55+ age members)	\$40.00 per year
10 x 5 x 21 (half cost for 55+ age members)	\$50.00 per year
10 x 10 x 21 (half cost for 55+ age members)	\$60.00 per year
Drilling of Safe Deposit Box	\$50.00 + actual locksmith fee *eff 5/1/24
Key Replacement Letter	\$5.00
Key Replacement	\$50.00 *eff 5/1/24

ADDITIONAL FEES FOR LOANS

Filing Fees (Title, UCC1)	\$50.00
GAP Insurance (Auto/Motorcycle/RV/Boat)	\$599.00
Home Equity Doc Prep Fee	\$599.00
Loan Refinance (of existing loan)	\$200.00
Release of Lien Fee	\$40.00
Skip-A-Payment / Deferment Processing Fee	\$25.00
Subordination Agreement	\$50.00
Written Payoff Fee*	\$20.00
Loan Payment w/Debit Card -ProPay	\$5.95
Loan Payment via ACH/EFT -ProPay	\$1.95
Loan Payment via one-time Manual ACH/EFT	\$5.00
Loan Payment via recurring ACH/EFT	Free
Loan Payment Returned (ACH/EFT, Check, or ProPay)	\$29.50

ADDITIONAL FEES FOR BUSINESS ACCOUNTS

Check Clearing or Debit Items (first 30 items are free)	\$0.20 each after the first 30
Deposit or Credit Items (first 30 items are free)	\$0.20 each after the first 30
Monthly Service Charge - Suffix 91	\$6.00 per month

Shared Branching

Guest Member Business Acct Check Deposit	.20c per item after first 15 items *eff 6/1/24
--	--

All fees are applicable to accounts in good standing. Fees could reduce principal balance and earning of deposits. Presented for Approval by Board of Directors 03/26/2024

CONGRATULATIONS TO THE FOLLOWING EMPLOYEES



ERICA CAMARILLO
7 YEARS



JOHN ALCALA
6 YEARS



PAUL MALEY
5 YEARS

HOLIDAY CLOSURES

MAY 27TH
MEMORIAL DAY
JUNE 19TH
JUNETEENTH
NATIONAL
INDEPENDENCE
DAY

FINANCIAL HIGHLIGHTS

ASSETS

\$40,394,632.01

LOANS

\$27,495,260.53

SHARES & DEPOSITS

\$36,645,295.48

MEMBERS

3248

as of 02/29/24

MAIN OFFICE

1101 NORTH IH 35 AUSTIN, TX 78702

MAILING ADDRESS

PO BOX 6190 AUSTIN, TX 78762

CALL OR TEXT

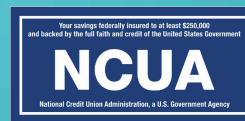
512-477-2641

COUNTY ACTION LINE

512-479-7422

FAX

512-472-1324



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