

Member Newsletter

Federally Insured by NCUA | Equal Housing Lender

4th Quarter 2018

DUMAS

Mailing: PO Box 400 Dumas, TX 79029-0400 Phone (806) 935-3333 (800) 952-2920 Fax (806) 935-5714 Loans Fax (806) 935-5305

SUNRAY

Mailing: PO Box 460 Sunray, TX 79086-0460 Phone (806) 948-0011 Fax (806) 948-0022

AUDIO RESPONSE SLocal (806) 935-4817 Toll-Free (866) 700-SFCU

SEE DETAILS ON PAGE 3

UPCOMING CLOSURES

- November 12th for Veteran's Day
- November 22nd & 23rd for Thanksgiving
- December 24th & 25th For Christmas Eve & Christmas Day
- January 1st, 2019 for New Years Day



Board of Director



A large part of what makes Credit Unions stand apart from other financial institutions is it's volunteer support.

The Board of Directors and Supervisory Committee are made up of member volunteers just like you. Members in good standing, who are interested in running in the upcoming Board of Director elections, should call Eddie Phillips or come by the Dumas Office. Nominee names must be submitted no later than **December 31st, 2018**.

The responsibilities of board members includes establishing credit union policy, maintaining the excellent financial condition of the credit union, and reporting to the membership at the annual meeting.

<u>International Credit</u> <u>Union Day</u>

texansky.com

This Year, October 18th, 2018 we're celebrating <u>International</u> <u>Credit Union Day's Platinum</u> <u>anniversary</u>, a chance to look back after 70 years and be thankful for the lives and communities that have been improved by the unique principles and actions of our improvement.

<u>Please join us for a reception at</u> <u>Texan Sky Credit Union</u> Thursday, October 18th, 2018.

Attention

Please update your account information such as emails, phone numbers & addresses, in case we have to contact you regarding your account.

Travel Notice

Traveling for the Holidays? To avoid card interruption, please notify us any time you are traveling. As mentioned above, make sure phone numbers are updated in case our fraud department needs to contact regarding your credit or debit card.

<u>Nominees</u>



<u>CASHOUT</u> <u>REFINIANCE</u>

Texan Sky is proud to inform our members that we are now partnering Mortgage Loans with Quicken Loan.

Want more spending money and financial freedom?

A cash-out refinance may be the right choice. You can consolidate any high-interest debt into one new primary mortgage using the equity you've built up in your home.

What about closing costs?

Its possible to add the costs associated with getting a new mortgage into the total refinance amount to avoid paying anything out of pocket at closing.

Questions? Contact us for more information.

Molly Clements, Lending Member Service Manager NMLS #845025 mclements@texansky.com (806) 935~3333

<u>2018 Texan Sky Credit</u> <u>Union Scholarship</u>

Scholarship applications will be available beginning <u>December 1st.</u> Don't wait until the last minute!

You can go online to our website, www.texansky.com or stop by our office to pick up an application. Other places the application will be available at are:

- <u>Amarillo College (Dumas</u> <u>Branch)</u>
- Dumas Senior High School
- Sunray High School
- <u>North Plains Opportunity</u> <u>School</u>



<u>Debit Cards</u>

Your old Shamrock FCU Debit Card will be deactivated on October 15, 2018 or shortly after. Make sure your new Texan Sky Debit Card has been activated before then.

IRA Accounts

Beginning January 31st, Due to the rising cost of the IRA Maintenance, all IRA accounts will be charged a \$10.00 Annual Fee along with a \$5.00 fee for closing out an IRA. Forms will be mailed out with more information.

<u>Mobile Banking</u>

Bank from anywhere you are using your smartphone. Our Texan Sky Mobile App is free, simple to use and completely secure. You can find it in your app store today.

<u>My Mobile Money</u>

- * Turn your card on or off.
- Set alerts and deny transactions based on merchant or transaction type and location.
- Monitor and control dependent cardholders' usage.
- Receive notification of possible fraudulent transactions and take action!

Have questions about any of our convenient mobile services or need help setting them up? Give us a call at <u>806.935.3333</u> or stop by one of our convenient branch locations. We're always here whenever you need help.





Starting November 1st, 2018 We will have the "<u>Angel Tree</u>" available. Come pick up an "<u>Angel</u>" to help spread Christmas Cheer this Year! Each Angel will provide their Age, Gender, Size, and a Wish List. Contact anyone in our office at TSCU to get you signed up!

AUDIO RESPONSE

We are sorry to announce that we are doing away with our Audio Response phone system beginning December 31, 2018. But don't worry, we have plenty of other options for you to choose from to access your Texan Sky accounts 24/7!

•	Text Banking:	Quickly request and receive account information via text message straight to your phone or mobile device.
•	Mobile Banking:	Use our mobile app while you're on the go to do all your banking from your smartphone. Our mobile app is free, simple to use, and completely secure.
٠	Home Banking:	Login to Home Banking to check your account balances, review transaction history, transfer funds, pay bills, and much more.
٠	Simply Call us:	We are here to help you! Give us a call during regular business hours for any questions you may have.



TEXAN SKY CREDIT UNION 2018 CHRISTMAS SKIP-A-PAYMENT

Upon your request, you may skip your November or December loan payment(s) for one (1) month. This agreement extends the repayment period of your loan (s). The finance charge will continue to accrue on your unpaid balance from the time of your last payment. Loans on payroll deduction will still have the amount of the loan payment deducted from the member's check, but the money will be deposited to shares and can be withdrawn upon request. This offer does not apply to term loans, credit cards, delinquent loans, loans with poor payment history, or loans that have had an extension agreement within the last six (6) months. Forms not received at least *fourteen (14)* days before due date are not guaranteed to be posted.

Member name					
Account #					
_					
Skip Month	(circle one)	November	December		
Loan#					
Payment \$					
Loan#					
Payment \$					
Loan#					
Payment \$					
Signature (ALL Signers on loans must sign)					
x					
X					
Date					
Mail to:	Texan Sky Cre				
	SKIP-A-PAYME PO Box 400	.N I			

Dumas, TX 79029

<u>Making the</u> <u>Holidays</u> <u>Affordable!!</u>

The holidays can be a very difficult time financially. If you are looking for some extra cash to get you through then look no further for your Christmas cash with a personal loan! We match you with one of our loan officers who understands your situation and can help you get some Christmas cash fast.

Christmas loans will be available beginning November 1st. Don't be Scrooge this Christmas. Let Texan Sky Credit Union help you and Santa be a hero!

Merry Christmas & A Happy New Year! From your friends at Texan Sky Credit Union

