



Travis County Credit Union

WINTER EDITION 2012

LOCATIONS

Downtown Branch
1101 North I-H 35
Austin, TX 78702
O: 512.477.2641
F: 512.472.1324

South 1st Office
6314 S. 1st Street
Austin, TX 78745
O: 512.442.1128
F: 512.326.9028

County Action Line (CAL) 512.479.7422

www.tccu.net



TCCU 58th Annual Meeting

Come out for a night of Good Food, Bingo, Door Prizes, and a Fun Time!

We are happy to announce that TCCU will be having it's 58th annual meeting. Join us for a brief business meeting and election of our upcoming board of directors. We will conclude the evening by playing bingo and drawing for door prizes. You may either return the reservation form included in this newsletter or call to make your reservation today. Reservations must be made by Friday, April 6th. This is a great opportunity to get involved as a credit union member and help elect the volunteers who will lead your credit union, win fantastic door prizes, and have a fun inexpensive evening with your family.

Details

When: Thursday, April 19, 2012
Where: PromiseLand Church
Address: 1504 East 51st. Street
Austin, TX 78723
Time: 6:00 PM - 8:30 PM
Cost: \$5.00/per adult,
\$2.00/child (ages 3-9)
Free-children ages 2 & under, no meal ticket



Please present your ticket at the door to receive a raffle ticket and meal plate. No food or raffle tickets will be given to ticket holders who are not present. We are unable to provide "to go" plates for those not attending, and no refunds.

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WHAT'S NEW AT TCCU:

- **EXTENDED WARRANTY**-Starting January 1, 2012, TCCU will start offering Vehicle Mechanical Breakdown Protection Platinum Packages that reimburse up to \$500 towards insurance deductibles. Call us today to get details and a FREE quote .
- **SAVINGS COUPONS!**

FAST! EASY! CONVENIENT!

WWW.TCCU.NET

Want to save? Visit our website to download our most current valuable savings coupons!



EQUAL HOUSING OPPORTUNITY



Reservation for TCCU 58th Annual Meeting

My family would love to attend TCCU'S 58th Annual Meeting **Thursday, April 19, 2012** I understand there is a cost of \$5.00 per adult, \$2 per child (ages 3 - 9), and children 2 and under are free (no meal tickets).

Number of adults (Children age 10 and over) attending the meeting. _____ @ \$5.00 each

Number of children (Age 3 - 9) attending. _____ @ \$2.00 each

Free Tickets for children 2 and under (No Meal Ticket) _____ @ FREE

_____ TOTAL

Enclosed is my check for \$ _____

Please debit my account # _____ for tickets

Members Signature _____

*****Reservation by Friday, April 6th*****

Only members who attend will be given meal tickets for dinner. We are unable to provide to go plates for those not attending and NO REFUNDS

Board of Directors Applications

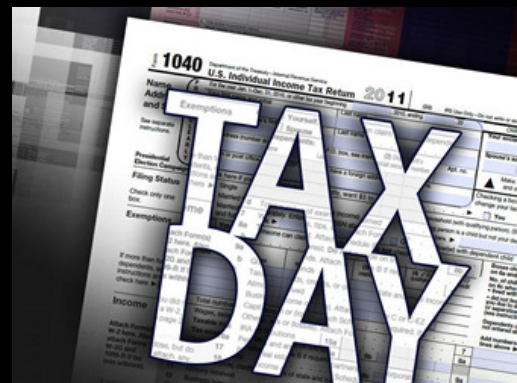
There will be three positions open this year for election to the Board of Directors for Travis County Credit Union. A Directors application and background investigation are required by the Texas Credit Union Commission for all nominees. The applications must be turned in on or before March 6, 2012. TCCU will also accept nominations from the floor. Background checks will be done to determine eligibility to hold office for any nominees who may be elected after their nominations from the floor. If you have extra time and are willing to serve a three year term, consider taking an active part in the leadership of your credit union. Call 477-2641 to have a directors application mailed to you or pick one up at the credit union. Notice of acceptance will be remitted by March 31st.



Time to File Your Taxes

It's **TAX TIME** again. Don't forget to mention Travis County Credit Union when you are asked for direct deposit information.

Our ABA/routing number is:
314977382



Account Authentication & Online Banking

If you use online banking, you will be interested to learn that six federal financial industry regulators teamed up recently to make your accounts more secure. New supervisory guidance from the Federal Financial Institutions Examination Council (FFIEC) will help credit unions strengthen their vigilance and make sure that the person signing into your account is actually you. The supervisory guidance is designed to make online transactions of virtually all types safer and more secure. To assure your continued security online, Travis County Credit Union uses both single and multi-factor authentication measures when appropriate. If you notice suspicious activity within your account or experience security-related events, you can contact TCCU and you will be quickly and courteously guided to the person responsible for such issues

"Online Security Is Our Top Priority!"

TCCU follows specific rules for electronic transactions issued by the Federal Reserve Board. Known as *Regulation E*, the rules cover all kinds of situations revolving around transfers made electronically. Under the consumer protections provided under *Reg E*, you can recover internet banking losses according to how soon you detect and report them.

Here is what the Federal rules require: "If you report the losses within two days of receiving your statement, you can be liable for the first \$50. After two days, the amount increases to \$500. After 60 days, you could be legally liable for the full amount."

You can make your computer safer by installing and updating regularly your anti-virus software, anti-malware programs, computer firewalls, and operating system patches and updates. You can also learn more about online safety and security at the following:

www.staysafeonline.com
www.usa.gov

www.ftc.gov
www.idtheft.gov

Use your home's equity to **refinance your first mortgage, home improvements, consolidate debt,** or even take a well **deserved vacation!** We are offering an additional **.25%** discount on all home equity loans over \$40,000. Stop by and pick up a Home Equity Loan package or call a loan representative for more details. Offer ends March 31st. Applications turned in late March, need not close in March, but must be approved by March 31st.



The Power of Choice!

Open a New Checking Account

You choose which checking account is right for you:

- *Advantage Checking
- *E-Saver Checking
- *Check Plus Checking
- *Unlimited Checking

Ask an Account Representative for more details today!

AUTO RATES AT THEIR LOWEST TODAY!

Now is the perfect time to get the car of your dreams or simply refinance your existing auto loan from another lender!
.25% NEW AUTO DISCOUNT



Loan Skip-A-Pays

Now you pick when you skip your loan payments throughout the year. Limit 2 skip-a-pays per account, and skip-a-pays can not be consecutive. The form is online. Contact a representative for restrictions and details.

APPLY FOR A LOAN ON-LINE NOW!

We have made it easier for you to apply for a loan using our On-line Application. Visit **www.TCCU.net** and get started today. A lending representative will contact you as soon as we receive it.

Thanks for all the wonderful entries submitted this year. We always enjoy decorating and viewing all the colorful pictures we receive. This year's 1st place prizes go to:

- Age Group 1-3 : Elina Trevino
- Age Group 4-6 : Kiley Ochoa
- Age Group 7-10: Madison Day

Congratulations to all our Second Prize Winners!!



Interest Rates

Type	Max \$	Term	Annual % Rate	
			Standard	Preferred ³
Signature	\$10,000	48 mo	10.49%	9.99%
		36 mo	9.49%	8.99%
Vacation	\$1,200	12 mo	8.99%	8.49%
AAA Ln ¹	\$15,000	60 mo	8.49%	7.99%
Revolving	\$5,000	36 mo	8.99%	8.99%
Overdraft	\$500	24 mo	9.99%	9.99%

Home Equity \$100,000

180 mo	4.79%	4.49%
120 mo	4.54%	4.24%
60 mo	4.39%	3.99%

If the home equity is the first lien on the property, reduce your rate by .25%

Motor Vehicle-New or Used

90% of price ²	72 mo	3.99%	3.49%
100% of price ²	60 mo	3.49%	2.99%
100% of price ²	48 mo	3.30%	2.80%
100% of price ²	36 mo	3.10%	2.60%

For terms 60 months and below and a minimum 10% down, reduce your rate by .15%

Boats-New or Used

90% of price ²	120 mo	6.49%	5.99%
100% of price ²	60 mo	5.49%	4.99%

Recreational Vehicle / Travel Trailer -New or Used

90% of price ²	120 mo	6.49%	5.99%
	60 mo	5.49%	4.99%

Motor Cycle, Moped, Scooter

New-80% of price ²	to 48 mo	5.70%	5.20%
Used-NADA Wholesale	to 48 mo	6.05%	5.55%

Other

Share Secured	Variable	2.50% above earned rate	
CD Secured	CD Maturity	2.00% above earned rate	

Computer, Small Machines

80%	36 mo	6.49%	5.99%
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Other Secured

90%	60 mo	6.49%	5.99%
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¹ Additional conditions apply. See your loan officer for details.

² Selling price on New includes tax, title, and license. Loan amount may not exceed NADA Retail Value on used. Maximum term on used may vary. Vehicle may not be more than seven years old to qualify.

³ Preferred Rates offered to members with at least three of the following services active on their account: Certificate of Deposit, Holiday Club, Checking, Money Market, IRA, MasterCard, other loan advance \$5,000 or more funded in previous 12 months, Overdraft Protection or Line of Credit, auto draft for loan payment

Discount rates are available with purchase of payment protection or collateral protection when available.

Rates are subject to change without notice

Travis County Credit Union Privacy Notice and Disclosure

Rev. 11/09

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

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
This 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. Any member wishing to file a complaint against the credit union should contact the Texas Credit Union Department through one of the means indicated here: In person or by U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Fax Number: (512) 832-0278, E-mail: complaints@tcud.state.tx.us, Web site: www.tcud.state.tx.us

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 of 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.

2012 UPCOMING HOLIDAYS

All Offices will be closed:

Monday, Jan 16th Martin Luther King Day
Monday, Feb 20th President's Day

NOVEMBER 30, 2011

Assets \$24,194,533.49

Shares & Deposits \$21,928,565.47

Loans \$10,012,485.32

Members 3337

For your convenience, access your accounts 24/7 and holidays on home banking www.TCCU.net Or call the Audio CAL at 479-7422