



Travis County Credit Union

FALL EDITION 2011

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

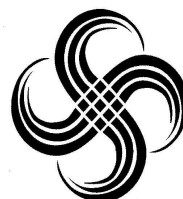
County Action Line (CAL) 512.479.7422

www.tccu.net



Shared Branching

Your Link to More Locations



CU SERVICE CENTERS.
The Member-Friendly Financial Network

TCCU has joined the Credit Union Shared Branching Network to better serve you and your family's financial needs. Shared Branching is a cooperative network of credit unions sharing over 4,300 locations nationwide designated as Credit Union Shared Service Centers. Members of TCCU are able to conduct deposits, withdrawals, and other routine transactions at any of these Shared Branching locations.

Shared Branching Service Centers offer the following :

- Deposits into your savings or checking account. Funds may not be available the same day.
- Withdrawals. Some restrictions may apply based on the individual policies of the Shared Branch you are visiting.
- Transfer funds between accounts.
- Loan payments as long as the loan is not past due.
- Balance Inquiries/Transaction history (limited)

For a list of available locations, visit the Credit Union Service Center web site at www.cuservicecenter.com

Be Prepared :

- You must have an account in good standing.
- You must know or have with you your account number.
- You must have a valid State or Government issued photo identification.
- No New Accounts. Your account must have been open for more than 90 days.

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WHAT'S NEW AT TCCU:

- **New Debit Card Design**-Members watch for your new Debit Card in the mail beginning October 3rd.
- **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!
- Effective November 1, 2011 early withdrawal penalty for Certificate of Deposits with terms of 48 months or more is 180 days' dividends.

AUGUST 31, 2011

Assets	\$23,212,273.14	Shares & Deposits	\$20,891,365.34
Loans	\$10,060,566.34	Members	3393



WINTER DEFERMENT FORM

DEADLINE October 31st

Date _____

Being that my loan payments are current, I hereby ask that the November payment on my open-end loan(s), account _____, be deferred until December 2011. * I have read the conditions on this page of the October newsletter. I realize that by extending my loan(s), interest will continue to accumulate and result in more interest being paid over the life-time of the loan. You will be mailed a notice of approval or denial on your deferment, call if you have not received one by November 11th.

Members Signature _____

Co-Signer Signature _____

Members Printed Name _____

Co-Signer Printed Name _____

Skip a Payment

The holiday season comes with festive parties and family gatherings, TCCU wants to help you plan for your holidays by giving you extra money to spend. We are offering you the opportunity to skip the November payment on your existing loan(s) by filling out the form enclosed in this newsletter. Please be advised, if you decide to defer your November payment, the loan repayment term will be extended. In addition, the total amount of finance charges you will pay will be greater due to the accrual of interest during the missed month. **If we are drafting your loan payment from a different bank, please be aware that we will proceed to draft that account. No loan payment will be made, but funds will remain in your savings account.**

These conditions apply to any payment deferral:

- 1. All loans must be current through the end of October.
- 2. The loan has no active credit insurance claim.
- 3. You are within your limit and current on any TCCU MasterCard.
- 4. All co-signers must sign the deferral form.
- 5. You do not have any fees due on any account with TCCU.
- 6. No one pay notes.
- 7. You have made one full payment on your loan.
- 8. No deferral available on Vacation or Holiday loans, accounts in Bankruptcy, or any loans paid though CCCS or comparable bill paying service.
- 9. No deferral on any loans with real estate as collateral.
- 10. Collateralized loans must have current and correct Insurance.

FORMS MUST BE IN OUR OFFICE BY CLOSE OF BUSINESS ON 10-31-11

UPCOMING HOLIDAYS

All Offices will be closed:

- Oct 10th** Columbus Day
- Nov 11th** Veterans Day
- Nov 24th** Thanksgiving
- Dec 26th** Christmas (Observed)
- Jan 2nd** New Year's Day (Observed)



REDUCED HOURS

Friday, Nov 25th

Main Office: CLOSED
South: Regular Hours
8:30 am to 6:00 pm

Saturday, Dec 24th & 31st

Main Office: CLOSED
South: To Be Announced
Please watch website or contact our office.

Holiday Coloring Contest

Once again we having our annual holiday coloring contest. Each year we are thrilled at the amazing pictures we receive and are looking forward to them again this year. On the back page you will find the coloring picture. Please make sure that on the back of the entry you provide us with a **contact phone number** where you can be reached. Only one entry per child. Deadline is Dec 9th, to ensure prizes are awarded before Christmas.

For each age group:
1-3 years
4-6 years
7-10 years

Prizes:
1st \$10.00
2nd \$5.00



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 through the **end of the year**. Stop by and pick up a Home Equity Loan package or call a loan representative for more details. Offer ends Dec 30th. Applications turned in late Dec, need not close in Dec, but must be approved by Dec 30th.



The Power of Choice!

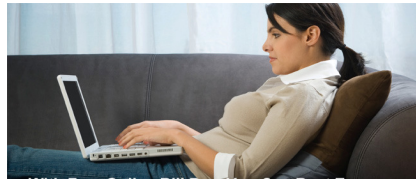
Open a New Checking Account and receive Online Bill Pay FREE for the rest of the year!

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!

**Free Bill Pay
for the rest
of the Year!**



Stephanie Bishop

Ben Moody Scholarship Winner



The TCCU scholarship committee named Stephanie Bishop winner of our \$1,000.00 scholarship. Stephanie will be pursuing Occupational Therapy at Texas State University. Congratulations!!

Computer System Upgrade



We will be upgrading our mainframe the morning of Wednesday, October, 19th. The credit union will be closed during this time.

It is expected that all offices will open no later than 1:00 pm that day. We will keep the main office lobby open later until 5:00 pm. We apologize in advance for any inconvenience. Be advised that during the upgrade, access to CAL and electronic services such as Home Banking will be unavailable.

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	5.39%	5.09%
120 mo	5.09%	4.79%
60 mo	4.49%	4.19%

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.

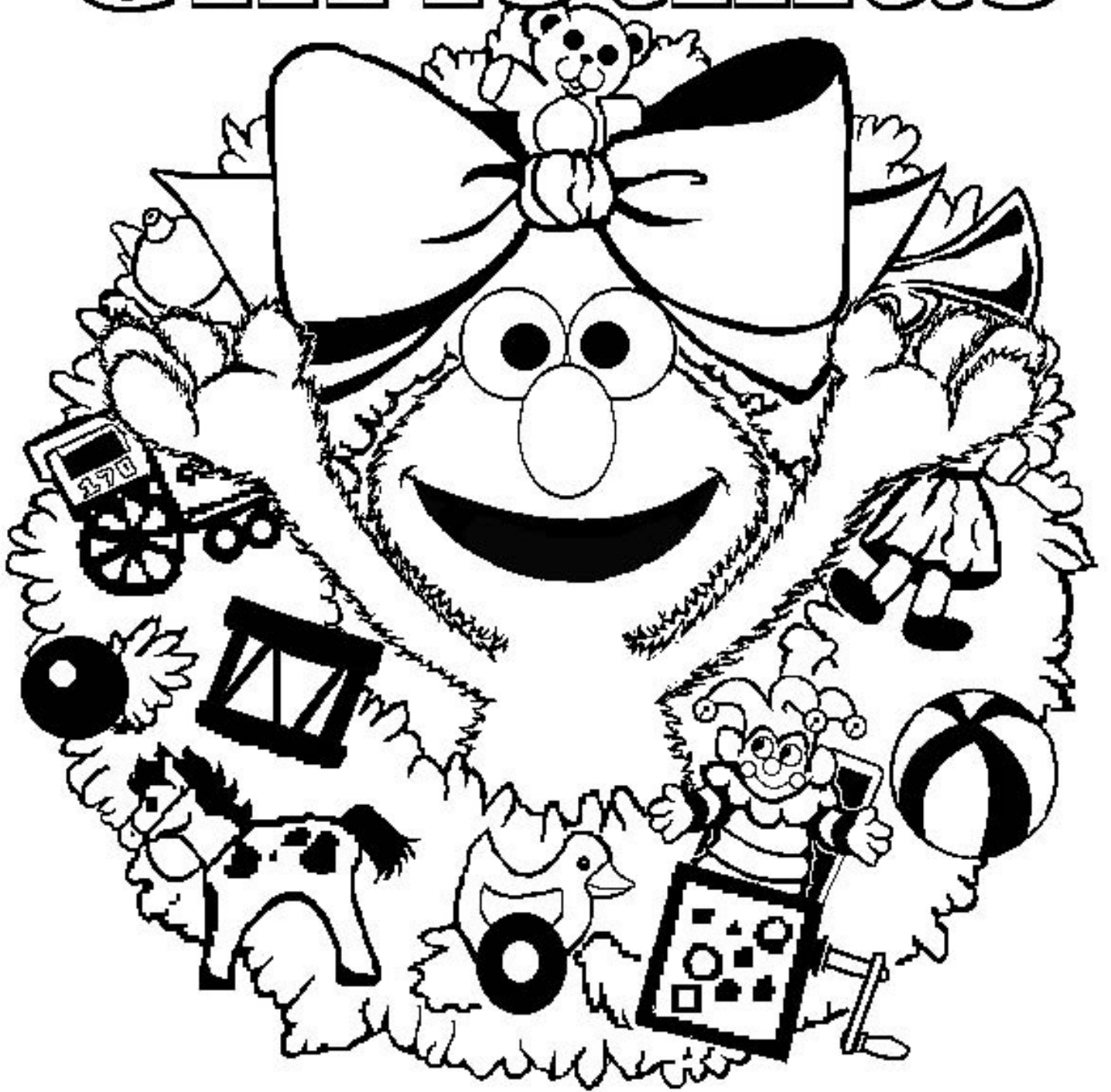
² Selling price on New includes tax, title, and license. Loan amount may not exceed NADA Retail Value on used. Maximum term on used may vary. Vehicle may not be more than seven years old to qualify.

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

Merry Christmas



Name _____

Age _____

Put your phone number on the back of this sheet, so we may reach you if your child is awarded a prize.