

ANNUAL REPORT 2017



**Financial Freedom!**



**TRAVIS COUNTY**  

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**CREDIT UNION**

## **TCCU's Mission Statement**

The Mission of Travis County Credit Union is to provide the best, cost-effective financial services to enhance the member-owners' quality of life.

The credit union will continue to thrive and grow while responding to the member-owners in a professional, convenient, and caring manner.

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## BOARD OF DIRECTORS

Wayne Samson, Chairman  
Term Expires 2018

Jo-Ann Bennink, Vice Chair  
Term Expires 2020

Michael Lang, Treasurer  
Term Expires 2018

Sherri Fleming, Secretary  
Term Expires 2019

Texanna Davis, Membership  
Term Expires 2018

Keith Couch, Director  
Term Expires 2020

Michael Joyce, Director  
Term Expires 2019

## AGENDA

|      |                  |
|------|------------------|
| 6:00 | Dinner           |
| 6:45 | Business Meeting |
| 7:15 | Election         |
| 7:30 | Bingo            |
| 8:00 | Door Prizes      |
| 8:15 | Adjournment      |

## CHAIR / PRESIDENT REPORT

Nine years into the “financial recovery” from the recession of 2008-2009, our members may be feeling optimistic about what it means to be on track with their financial lives and more confident in their ability to stay on course to achieving their financial goals.

As we enter into our 65th year of service to our members, the value of what we provide becomes even clearer. Just as with building TCCU's reputation as a trusted partner to our members, building your personal financial security takes time and an unwavering commitment. Your focus on your future will need to continue through good times and bad, with changes to public policy and governments, and changes to your personal circumstances and perhaps employment. Knowing that TCCU will be there with you and your family will be a powerful aid.

During 2017, through 516 direct member engagements, we generated \$10.3 million in new loans - \$1.1 million of which was used to payoff credit card debt and take advantage of lower-rate financing. As rates are likely to begin rising more steadily in 2018, we encourage all members to take advantage of this opportunity to make your debt more affordable and begin the path to becoming debt free.

One of the central pieces of our strength remains our membership. In 2017, the Credit Union added 219 new member accounts, representing 8% of our total members. Those new members wasted no time in taking advantage of the many benefits of being a part of TCCU. Last year alone we financed \$3.6 million in new Home Equity loans, and we put 167 drivers on the road by financing their auto or motorcycle.

Members have come to expect the best and easiest banking experience from TCCU, and we've worked hard to deliver on that expectation. We continue to integrate some of the leading electronic and remote banking services available to consumers today, and members have responded by using them more and more each day.

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The added convenience and ease of transacting business without needing to come into the branch has become so popular with members that it notably reduced the usage of our former South Austin branch location. To continue to meet our goal of delivering better rates and lower fees to all members, as well as continuing to offer the state-of-the-art banking products you are looking for, we discontinued utilization of the GEFCU South 1st Street location as well as the GEFCU ATMs. With fewer members utilizing that location - and five of our Shared Branches being in close proximity - we decided to redirect those resources to better benefit all members.

The added resources made available to members in 2017 started with the integration of Real-Time processing of Debit Card transactions so you can see in real time what is pending on your account. We increased our nation-wide reach of surcharge free ATMs by joining the Allpoint Network which added 50,000 ATMs to our fleet. Branch locations available to members through Shared Branching also grew to 6,800 branch locations nationwide.

We appreciate that over the years you have recommended TCCU to family, friends, neighbors, and co-workers. We thank you for sharing the gift of membership with others and look forward to many opportunities to serve you, your extended family, and friends in 2018.

We would like to thank the Board of Directors and Staff for their valuable time and deeply appreciated service. We would also like to extend our appreciation to each of you for your continued support of the Credit Union.

Welcome to the 64th annual Travis County Credit Union Meeting.

Wayne Samson, Chairman

Wayne Watters, President

# TREASURER'S REPORT

The Board manages specific elements of balance sheet risk, including the pricing of loans and deposits. Examples of risks include liquidity, interest rate, and portfolio concentration. The Board's risk management objective is to mitigate the impact of interest rate changes to net interest income. The Board prices loans and deposits with the goal of providing members a selection of easy to understand solutions at fair rates and terms.

The Board is pleased to report the credit union ended 2017 with a regulatory capital ratio of 7.73%, which receives a rating of "well-capitalized" by our regulators. The credit union completed the year with total assets of \$30.9 million, total member loans of \$19.5 million, and total member deposits of \$28.2 million. The credit union granted \$10.3 million in new loans during 2017, while maintaining a low delinquency and charge-off ratio. The credit union's net interest margin remained healthy at 3.73%.

In 2017, the local economy continued to grow with low unemployment and affordable housing. The Federal Reserve made small and gradual increases to the Fed Funds rate and continued with accommodative monetary policy to stimulate growth.

The Federal Reserve is clearly on a path towards higher interest rates in 2018. Since 2011, market interest rates have favored borrowers by providing extremely low financing costs for automobiles and homes. Borrowers have been able to refinance their loans multiple times due to the low rate environment. As interest rates increase more aggressively in 2018 and beyond, members will be incentivized to save money.

TCCU continues to be in a strong financial position and remains poised to help its members to better their lives in the years ahead.

Michael Lang, Treasurer

# MINUTES

## TRAVIS COUNTY CREDIT UNION ANNUAL MEETING April 20, 2017

Meeting called to order by chair, Wayne Samson, at 6:41 PM after declaration that quorum was present.

### **Board Members Present:**

Wayne Samson, Michael Lang, Keith Couch, Texanna Davis, and Michael Joyce

### **Board Members Absent:**

Jo-Ann Bennink and Sherri Fleming

### **Others Present:**

Wayne Watters and Alicia Quezada

Wayne Samson introduced the Board of Directors and Wayne Watters introduced the staff members.

### **Gifts Presented:**

Melina Botello for 5 years of service so far to the Credit Union

**Board Meeting Minutes Presented:** Member, Jesse Colunga made motion to accept; a second to the motion was received by Michael Joyce; motion carried.

**Report from the Chairman and President was Presented:** Member, Texanna Davis made motion to accept; a second to the motion was received from the floor; motion carried.

**Report from the Treasurer was Presented:** Member, Michael Joyce made motion to accept; a second to the motion was received from member Jesse Colunga; motion carried.



(continued)

**Old Business:**

None

**Nominations & Voting for New Board Members:**

Nominating committee member, Michael Lang made his report of applicants for the board. He and the committee received applications from Jo-Ann Bennink, Leo Salvador, and Keith Couch. Michael Lang called for floor nominations. The call was given three times. No nominations were received from the floor. Nominations were closed. Michael Lang then explained that each member was asked to vote for two of the three members running for the board.

At the completion of the vote, Michael Lang received assistance from members Alicia Quezada and Debra Galloway to count the ballots.

**Bingo:**

Bingo games commenced as the next order of business.

**Results of the Vote:**

Michael Lang reported to the membership that the ballots were counted twice. With all ballots counted, Michael Lang reported to the membership that the elected officials are Jo-Ann Bennink and Keith Couch.

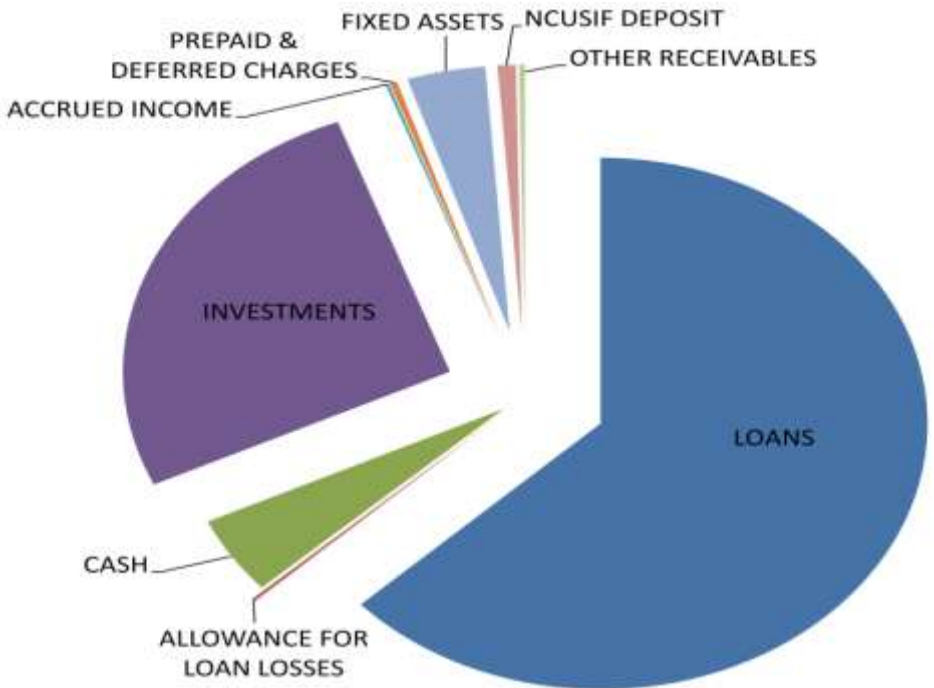
**Tickets were drawn for door prizes.**

**Meeting Adjourned:**

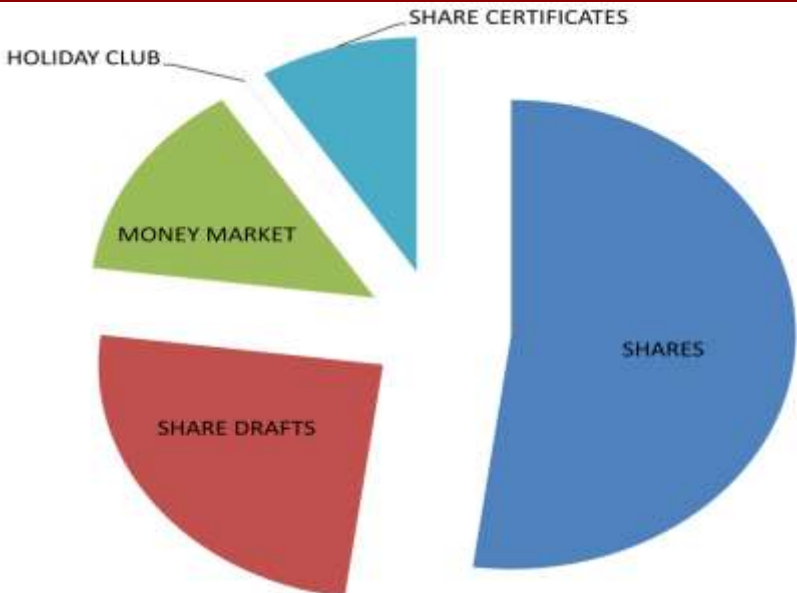
Move to adjourn made by member, Jesse Colunga, a second to the motion was received from the floor, and the motion carried.

Adjournment was at 7:37 PM.

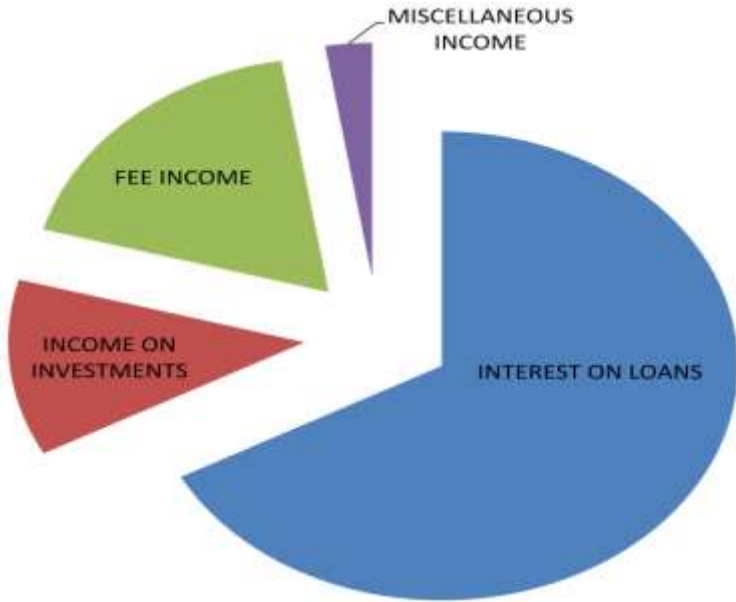
## Asset Distribution



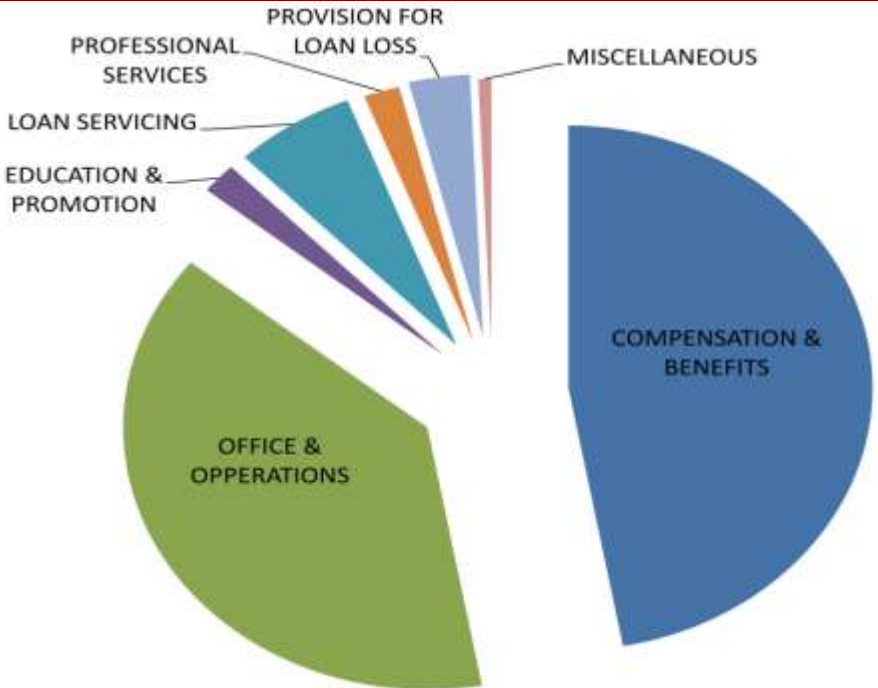
## Member Deposit Distribution



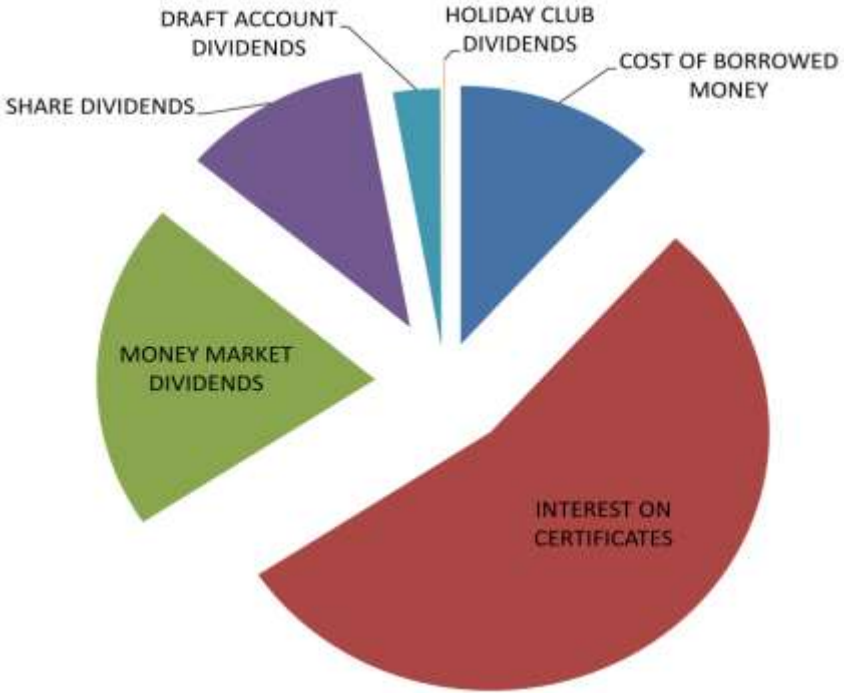
## Income Distribution



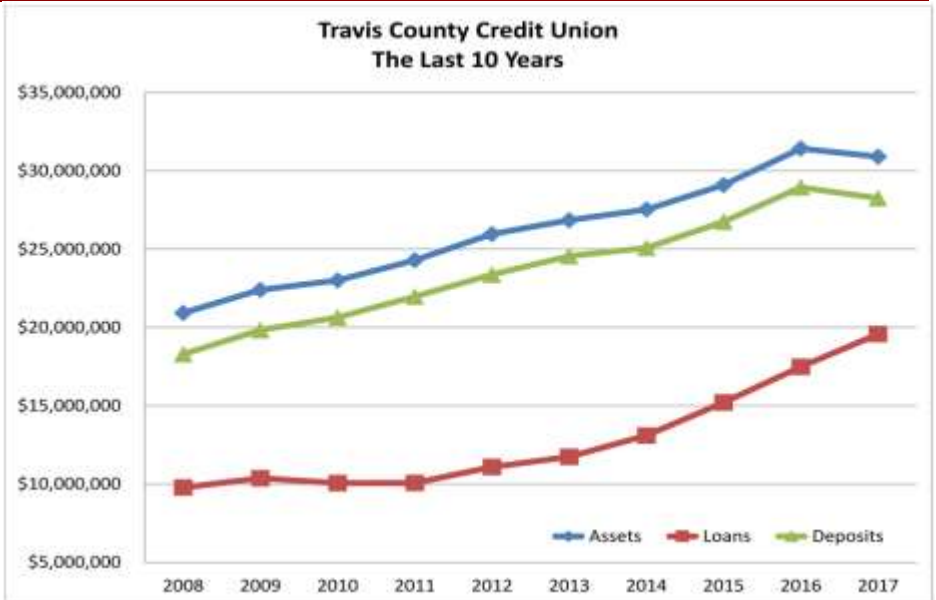
## Expense Distribution



## Cost of Funds



## Credit Union Growth



# Statement of Income & Expenses

DECEMBER 2017

## INCOME

|                       |               |
|-----------------------|---------------|
| INTEREST ON LOANS     | \$ 797,417.85 |
| INCOME ON INVESTMENTS | 144,537.52    |
| FEE INCOME            | 215,459.33    |
| MISCELLANEOUS INCOME  | 30,259.23     |

**TOTAL INCOME** **1,187,673.93**

## OPERATING EXPENSES

|                                 |            |
|---------------------------------|------------|
| COMPENSATION & BENEFITS         | 512,237.36 |
| TRAVEL & CONFERENCES            | -          |
| OFFICE & OPERATIONS             | 420,655.74 |
| EDUCATION & PROMOTION           | 20,599.42  |
| LOAN SERVICING                  | 70,020.86  |
| PROFESSIONAL & OUTSIDE SERVICES | 20,724.89  |
| PROVISION FOR LOAN LOSSES       | 35,290.74  |
| MISCELLANEOUS                   | 7,509.81   |

**TOTAL OPERATING EXPENSES** **1,087,038.82**

**INCOME BEFORE COST OF FUNDS** **100,635.11**

|                          |           |
|--------------------------|-----------|
| COST OF BORROWED MONEY   | 2,928.41  |
| INTEREST ON CERTIFICATES | 13,764.83 |
| DIVIDENDS:               |           |
| MONEY MARKET             | 5,198.23  |
| SHARES & DRAFTS          | 3,518.43  |

**NET INCOME** **75,225.21**

# Financial Statement

DECEMBER 2017

## ASSETS

|                             |                 |
|-----------------------------|-----------------|
| CASH                        | \$ 1,475,505.30 |
| LOAN RECEIVABLE             | 19,566,574.60   |
| ALLOWANCE FOR LOAN LOSSES   | (51,736.26)     |
| ACCRUED INTEREST RECEIVABLE | 50,845.27       |
| INVESTMENTS                 | 8,186,411.12    |
| NCUSIF DEPOSIT              | 279,352.48      |
| OTHER ASSETS                | -               |
| PREPAID & DEFERRED EXPENSES | 108,470.55      |
| FURNITURE & EQUIPMENT (NET) | 56,537.15       |
| BUILDING & LAND (NET)       | 1,144,912.22    |
| RECEIVABLES                 | 89,383.48       |

**TOTAL ASSETS 30,906,255.91**

## LIABILITIES & CAPITAL

|                           |            |
|---------------------------|------------|
| ACCOUNTS PAYABLE          | 234,801.80 |
| TAXES PAYABLE             | 52,637.98  |
| ACCRUED EXPENSES          | 5,722.85   |
| OTHER LIABILITIES         | -          |
| UNAPPLIED DATA PROCESSING | -          |
| DIVIDENDS PAYABLE         | 0.24       |
| EXCEPTIONS                | -          |

**TOTAL LIABILITIES 293,162.87**

|  |               |
|--|---------------|
| SHARES                                   | 14,735,280.93 |
| SHARE CERTIFICATES                       | 2,545,574.70  |
| SHARE DRAFTS                             | 7,026,813.32  |
| MONEY MARKETS                            | 3,939,609.56  |
| OTHER DEPOSITS                           | 3,495.70      |
| UNDIVIDED EARNINGS                       | 1,703,962.00  |
| RESERVES                                 | 687,945.71    |
| UNREALIZED GAIN/(LOSS)<br>ON INVESTMENTS | (29,588.88)   |

**TOTAL EQUITY 30,613,093.04**

**TOTAL LIABILITIES & EQUITY 30,906,255.91**

(continued)

|              |                 |
|--------------|-----------------|
| GROSS INCOME | \$ 1,187,673.93 |
| EXPENSES     | (1,089,967.23)  |

|                   |                  |
|-------------------|------------------|
| <b>NET INCOME</b> | <b>97,706.70</b> |
|-------------------|------------------|

**DISTRIBUTIONS OF NET INCOME**

|                                       |                  |
|---------------------------------------|------------------|
| INTEREST ON CERTIFICATES              | 13,764.83        |
| INTEREST ON SHARES                    | 2,807.71         |
| INTEREST ON SHARE DRAFTS              | 696.60           |
| INTEREST ON MONEY MARKETS             | 5,198.23         |
| INTEREST ON HOLIDAY CLUBS             | 14.12            |
| <b>TOTAL DIVIDENDS &amp; INTEREST</b> | <b>22,481.49</b> |

|                           |                  |
|---------------------------|------------------|
| <b>TOTAL DISTRIBUTION</b> | <b>22,481.49</b> |
| <b>UNDIVIDED</b>          | <b>75,225.21</b> |

|                   |                  |
|-------------------|------------------|
| <b>NET INCOME</b> | <b>75,225.21</b> |
|-------------------|------------------|

|                   |       |
|-------------------|-------|
| NUMBER OF MEMBERS |       |
| AS OF THIS REPORT | 2,887 |

# Balance Sheet

DECEMBER 2017

## ASSETS

|                            |                  |
|----------------------------|------------------|
| LOANS                      | \$ 19,566,574.60 |
| ALLOWANCE OF LOAN LOSSES   | (51,736.26)      |
| CASH                       | 1,475,505.30     |
| INVESTMENTS                | 8,186,411.12     |
| ACCRUED INCOME             | 50,845.27        |
| PREPAID & DEFERRED CHARGES | 108,470.55       |
| FIXED ASSETS               | 1,201,449.37     |
| NCUSIF DEPOSIT             | 279,352.48       |
| OTHER RECEIVABLES          | 89,383.48        |

**TOTAL ASSETS** **30,906,255.91**

## LIABILITIES AND EQUITY

|                    |               |
|--------------------|---------------|
| PAYABLES & ACCRUED | 293,162.87    |
| SHARES             | 14,735,280.93 |
| SHARE DRAFTS       | 7,026,813.32  |
| SHARE CERTIFICATES | 2,545,574.70  |
| MONEY MARKETS      | 3,939,609.56  |
| OTHER DEPOSITS     | 3,495.70      |

**TOTAL LIABILITIES & MEMBER EQUITY** **28,543,937.08**

|   |                     |
|---|---------------------|
| RESERVES  | 687,945.71          |
| UNDIVIDED EARNINGS                                  | 1,703,962.00        |
| ACCUMULATE UNREALIZED<br>GAIN/(LOSS) ON INVESTMENTS | (29,588.88)         |
| <b>TOTAL EQUITY/CAPITAL</b>                         | <b>2,362,318.83</b> |

**TOTAL LIABILITIES & EQUITY** **30,906,255.91**



# Loan Products

Going on vacation, buying a new car, adding on to your home . . . we have the solution that's right for you!

When you're ready to apply, we're going to make that easy too. Apply and close online for most loans.

**Auto Loans** whether buying a new auto, used auto, or refinancing from another lender - you're going to like the options that we have available. Terms available up to 84 months.



**Boat Loans** with terms available up to 180 months for qualified boats and watercraft.

**Home Equity Loans** for help when starting a home improvement project, for consolidating debt, for college expenses, or the vacation of a lifetime. TCCU Home Equity Loans are available on your homestead property located in Travis County or a county immediately adjacent to Travis.

Travis County Credit Union is registered with the Nationwide Mortgage Licensing System. Our Institution ID is 466199.

Our Licensed Mortgage Loan Originators:

Wayne Watters, President NMLS ID# 472485

Alicia Quezada, Vice President NMLS ID# 472484

Georgina Lepe, Loan Officer NMLS ID# 818227

**Motorcycle Loans** with terms available up to 66 months.

**Recreational Vehicles / Travel Trailers** with terms available up to 180 months for qualified RV's and Travel Trailers.

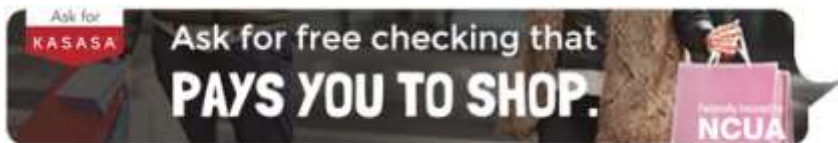
**Rewards MasterCard** with a fixed interest rate, no annual fees, and ScoreCard Rewards.

**Signature Loans** to consolidate debt to a lower fixed-rate, make your vacation a reality, or complete your smaller home improvement projects.



## Share Products

**Main Share Accounts** pay quarterly dividends based upon minimum balance requirements. This basic account opens the door to the many other credit union services, including voting privileges and the right to serve on TCCU committees.



### **Kasasa Cash Back Checking**

- 2.00% cash back on debit card purchases
  - > No category restrictions on purchases
  - > Cash back earned on up to \$300 in purchases monthly
  - > Earn up to \$72 cash back per year, \$6 per month
- Refunds on ATM withdrawal fees, nationwide (up to \$25)
- Link to free Kasasa Saver to build savings automatically
- No minimum balance to earn rewards
- No monthly maintenance fee
- Free online banking and e-statements
- Access to surcharge-free ATMs nationwide
- See account disclosures online or in office for full details and qualifications

**Share Certificates** can be opened with a minimum \$1,000 deposit which pay a higher interest rate than traditional savings accounts. Three to sixty month certificates are available. Early termination penalties apply if the account is closed early.

**Money Market Accounts** can be opened with a minimum deposit of \$2,000. Money Market accounts provide you the value of a savings account while also providing flexibility similar to that of a checking account. There are limitations to the number of transactions that you can conduct in a month.

**Holiday Club Accounts** can be opened with as little as \$5. There is no limit to the number of deposits you can make, but no withdrawals are permitted until the account matures the Wednesday before Thanksgiving. Early termination penalties apply if the account is closed early.

## Credit Union Services

**Courtesy Pay** helps if you make an error in your checkbook, if an unexpected expense comes up or you run a little short before payday. Courtesy Pay allows us to pay a check or ACH debit presented against your checking account even when your balance is not sufficient to cover it. Some conditions and limits do apply.

**EMV Chip Reward Debit Cards** are now being issued as your card renews.



**Free ATMs** through the ATM-1 and SUM networks.

**Mobile Deposits** offered through our partnership with CO-OP Shared Branching and the Sprig app.



**Online Bill Pay** standard with all checking accounts

**Online Service Forms** provide access to common forms online so you can sign from anywhere.

**PrePaid Cards** offer convenient gift ideas and security when traveling or shopping online.



### Insurance You Can Trust

You trust TCCU to provide you and your family with quality products and services to meet your financial needs. We've joined with a dedicated team of insurance professionals to bring you TruStage Auto & Homeowners Insurance, AD&D Insurance, Life Insurance, and Health Insurance.



**Student Loans** exclusively for our members. Apply online.



# We've got you covered.

Data breaches, credit card fraud, identity theft. There's a lot to worry about. But you have **Kasasa Protect™**, so you don't have to. Activate your Kasasa Protect today and enjoy access to a full range of personal defense.

Ask for

**KASASA**

## The Kasasa Protect Suite

### Full-Service Identity Restoration

Get help and resolution the instant fraud occurs. Rest assured as certified specialists file, dispute, and resolve issues with your credit or other vital records.



### Dark Web Monitoring

Keep close tabs on your identity online. This personal watchdog scans millions of international sources in real-time, quickly spotting stolen data that could identify you.



### Lost Wallet Protection

Cancel and replace all your important documents through one point of contact. Your agent can restore your cards, licenses, passports, even traveler's checks.



### Credit Reporting

Get deep insight into your credit record with a full annual report from Experian. It's the first step toward fantastic financial health.



### Monthly Credit Score & Plotter

Stay on top of your credit with regular online reports. See your score at no extra cost, view trends, and find out exactly what's moving your number.



### 24/7 Credit Monitoring

Get notices about important changes in your credit report — including loan data, inquiries, new accounts, judgments, and liens — around the clock.



## Activate your Kasasa Protect in minutes!

Be sure to log into your **Kasasa Protect** account and verify your identity to receive the full complement of services. Just check your email for your activation link or visit [secure.kasasaprotect.com](https://secure.kasasaprotect.com).

Have questions? Contact us at 888-483-3301.

See back for details.



**Kasasa Protect - Optional Add On Service:**

Travis County Credit Union (TCCU) offers Kasasa Protect, an optional Identity Fraud Protection And Restoration Service that includes identity theft, fraud protection and breach resolution through a separate, third party that can be added to your Kasasa Cash®, Cash Back®, or other account. This add-on service (a) requires your explicit authorization to add these Identity Fraud Protection Services ("opt-in"), (b) charges a separate monthly fee and (c) can be cancelled at any time. Kasasa Protect: Identity Fraud Protection And Restoration Services: "Kasasa Protect: Identity Fraud Protection And Restoration Services" collectively includes the following comprehensive services (collectively "Services"): (1) Credit Services: (a) Reports: an annual credit report from Experian; (b) Scores: a monthly credit score from Experian; and (c) Plotter: a visual twelve (12)-month history of the consumer's monthly credit scores from Experian. (2) Monitoring Services: (a) Public Records: Monitors name, address & Social Security Number (SSN) across public records; (b) Dark Web Monitoring: monitors across social networks, chat rooms & black market web sites for personally identifiable information including social security numbers; phone numbers; email addresses; bank account and routing numbers; credit and debit cards; and medical identification numbers; (c) Credit Bureau: monitors for and will provide an email if credit inquiries, new lines of credit, derogatory credit, name changes or changes in address are detected in the consumer's Experian credit file; Credit monitoring occurs only on the credit file associated with the purchasing consumer, and does not monitor, compare or cross reference the credit file associated with the purchasing consumer to any other credit files maintained by the applicable credit bureaus. (3) Resolution Services: (a) Recovery Services: a professional Identity Recovery Specialist will assist the consumer identify, dispute, expunge any fraudulent activities and (b) Lost Wallet Services: Cancellation & replacement assistance for lost or stolen credit cards and personal documents lost due to loss or identity theft.

**Terms & Conditions:** Kasasa Protect services are provided by CSID, a part of Experian Information Solutions, Inc. ("Experian"). There are two (2) Kasasa Protect terms and conditions, one governing the program's Services and the other governing the program's online portal, which you must agree to: (1) Services: Terms & conditions can be retrieved at a TCCU branch location. (2) Portal: Terms & conditions can be retrieved online by using the following link: <https://secure.kasasaprotect.com>. ("Portal") Fees: Kasasa Protect services are provided for a monthly fee of \$11.99, or \$8.99 if you are a Kasasa accountholder. Kasasa Protect is available to a secondary accountholder listed on a joint account for an additional monthly fee of \$9.00. Fee(s) will be automatically debited from your account on the third (3<sup>rd</sup>) of each month. Fee(s) begin on the third (3<sup>rd</sup>) of the month following your enrollment date and will end one (1) day after TCCU has processed your cancellation request.

**Changes & Modifications:** Kasasa Protect's Services, fees, and providers are variable and may change with proper notification from our credit union or Kasasa, Ltd. Changes in terms, conditions, services, fees and / or providers, if any, will be posted on the Kasasa Protect site located at <https://secure.kasasaprotect.com>. We encourage you to refer to this site on a regular basis for Services information. Requirements: To utilize Kasasa Protect you must: (1) be eighteen (18) years of age or older, (2) be a resident of the United States or any of its territories, and (3) register and maintain your unique email address (joint accountholders must each provide unique email addresses for this service) via the Kasasa Protect online portal. Enrollment: To receive Kasasa Protect's Services, you must (1) agree to the Kasasa Protect Services' Terms & Conditions and (2) establish the Services' monthly billing and (3) provide an accurate email address. Upon completing these three activities you will be enrolled in the program. ("Enrollment"). The date upon which these activities are completed will be your enrollment date ("Enrollment Date").

**Verification:** Within one (1) business day after Enrollment, Kasasa Protect will provide you with an email that includes a link to <https://secure.kasasaprotect.com> and your subscriber number. After entering your subscriber number, you must verify your personal information. You agree to provide accurate, current and complete information about yourself. You agree to not misrepresent your identity. You also agree to maintain and update this information, including your email address on a regular basis to ensure its accuracy. Failure to provide and maintain accurate and complete information may prohibit your use of the Services or result in errors in information generated. ("Verification").

**Portal Alerts & Notifications:** Upon verifying your personal information and agreeing to the terms and conditions associated with the Kasasa Protect portal, you will be able to receive alerts and notifications through the portal. Email notifications will be sent to the email address you maintain at <https://secure.kasasaprotect.com>. You understand, acknowledge, and agree that in order to receive the full complement of Services, including receiving Services' alerts and notifications via the Kasasa Protect portal, you must first verify your identity and register and maintain your email address at: <https://secure.kasasaprotect.com>. Availability of Services: All items under these three (3) comprehensive services are available to you as identified below.

Credit Services: After verification, you will be able to view all items listed under Credit Services, including credit information and alert details via the portal.

Monitoring Services: All items listed under Monitoring Services will begin upon Enrollment. Viewing of Monitoring Services alerts is available upon Verification.

Restoration Services: All items under Resolution Services are available upon Enrollment.

**Cancellation:** You may cancel your Services at any time by notifying your financial institution of your decision to cancel. Written notices should be sent to Travis County CU, PO Box 6190, Austin, TX 78762. Verbal requests should be directed to 512-477-2641. Cancellations may take one (1) or more business days to process. When cancelling, your then current month's fee will not be reimbursed or prorated. The Services' monthly fee will not be charged for the following month after a cancellation request has been processed by your financial institution. Closure of Checking Account: Should your checking account be closed by you or TCCU, any add-on products / services associated with that account, including Kasasa Protect, will also be terminated at the same time. Your then current month's account and/or Kasasa Protect fees will not be reimbursed or prorated. The monthly fee(s) will not be charged for the month following termination.

**Legal Notices:** (1) Federal Notice. Even without our plan, you have the right to a free credit report from each of the three major credit bureaus through [annualcreditreport.com](http://annualcreditreport.com) or 877-322-8228, the only authorized source under federal law. (2) TCCU Notice. TCCU shall not have any liability for the accuracy of the information contained in the credit reports provided through these Services including any liability for damages, direct or indirect, consequential or incidental. Kasasa Cash, Kasasa Cash Back, and Kasasa Protect are trademarks of Kasasa, Ltd., registered in the U.S.A. CSID and Experian are registered trademarks of Experian Information Solutions, Inc.

## Additional Member Services

### **Family Membership**

Safe Deposit Boxes

### **Free Notary Public**

Certified / Teller Checks

### **Money Orders**

Travelers Checks

### **Gift Cards**

Mobile Banking

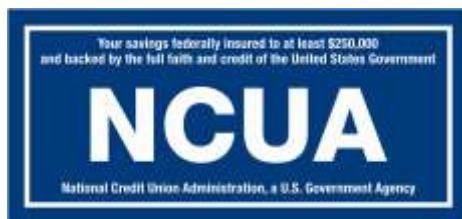
### **Check Images Online**

Overdraft Loans & Lines of Credit

### **Extended Warranty**

GAP Insurance

### **Annual College Scholarship Award**



This credit union is federally insured by the National Credit Union Administration to at least \$250,000



## MANAGEMENT & STAFF

Wayne Watters, Grand Overlord

Alicia Quezada, Executive Director of Astonishment

Claire Rangel, Queen of the Calculator

Georgina Lepe, Architect of Dreams

Mina Botello, Enabler of Dreams

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