

TCC SUPER BOWL

We've hit the big 4-0!!

That's right – your credit union is 40 years old this year!! We were chartered on January 24, 1969, so doing the math, that makes us pretty close to 40 years old!

You might think that at 40, we'd be starting to get a little creaky, slowing down a little, all the stuff that comes with being 40. Well you'd be wrong! We feel like kids! There's so much stuff going on with TCC Credit Union it's hard to know what to tell you about first! Fort Worth! ATMs!! Business Services!! Armored car services for businesses, churches, and schools!! Car loans!! Guaranteed School Tuition Loans!! Home Equity Loans!! We're busier than we've ever been, providing new services and new locations to enhance your experience with TCC CU.

Don't forget about our Annual Meeting held February 23, 2009 at 6:30 pm at St. Patrick Catholic School Auditorium. That's at 9643 Ferndale in Dallas, just up the street from

the TCC office. Elect fellow members to places available on the Board of Directors, hear reports from Board members on the state of the credit union and find out more about upcoming programs. AND WIN DOOR PRIZES!!

If you or someone you know that is a member in good standing of TCC Credit Union would like to run for a seat on the Board of Directors, just contact Ron Powers, President of TCC Credit Union to find out how to put a name in nomination. You can write to TCC Credit Union, P.O. Box 38667, Dallas, TX 75238. Or call Ron Powers for more information at 214-348-8670, extension 108. Y'all come!!



INSIDE:

Page Two:
Our New Home
in Fort Worth

Page Three:
Championship
Business Services

Page Four:
Thank Heaven for
TCC's ATM
Machines

A Letter From The President:

Dear Members:

Recently, we have been made aware of an electronic debit card fraud being perpetrated against some of our cardholders. Several members have reported transactions being made against their accounts from states other than where they live or normally do business.

The ring of thieves uses the electronic information from debit cards obtained when members used their cards at various businesses where they live. The thieves use sophisticated methods to transfer the information from the debit card onto blank cards. This allows them to use them at places like gas stations, restaurants, etc. that don't require identification when the card is used.

Please be assured that the credit union database has not been compromised. The people doing this have obtained information from individual cards, through no fault of the member or the credit union. The information could have been transferred at any time the card was out of your hand, such as when being processed by a waiter or store clerk.

We have temporarily suspended transactions from being processed from Florida and several other states where the ring of thieves has performed the majority of the illegal transactions.

What can be done? Be vigilant in keeping track of the transactions that hit your account. At the first sign of a transaction that you believe is a fraudulent transaction, contact the credit union immediately at 214-348-8670 or 1-800-256-0779 and report the situation to us. We will act with all possible haste to halt transactions against your current card and reissue a new card.

We thank you for your attention to the transactions on your account. While it is unfortunate that some of the most brilliant minds are those of criminals, we must all do what we can to prevent them from succeeding in their goals of taking your money.

Please let us know if you have any questions about this situation.

Sincerely,
Ronald M. Powers, President

SCORE!!

**40
YEARS!!**

MARQUEN SUS CALENDARIOS!

Marquen sus calendarios estimados miembros de TCC Credit Union. El día 2 de Febrero de 2009, nuestra nueva oficina abriera sus puertas en Fort Worth.

Apartir de este día nuestra nueva oficina localizada en 4200 South Freeway Suite, 416 estara abierta para atenderle. La oficina esta localizada en el edificio de La Gran Plaza. Para su informacion, La Gran Plaza era antes conocida como Town Center Mall y mucho antes se le conocia como el Seminario del Sur y era el mejor centro commercial de Fort Worth. La dirección física es en la Seminary Drive, al oeste del I-35.

Aunque la direccion es 4200 South Freeway, la oficina esta localizada al oeste y atras del centro commercial. Entra al edificio y toma el elevador al cuarto piso y valla a la oficina 416. Ahi encontraran el personal amigable y bilingue de TCC Credit Union que estara listo para atenderle y contestar sus preguntas y para ofrecerles un excelente servicio como el que ha recibido por 40 años en el area de Dallas. Le atenderan en ingles o espanol. La oficina contara con una caja de deposito para aquellos que no puedan visitarnos en horas de trabajo.

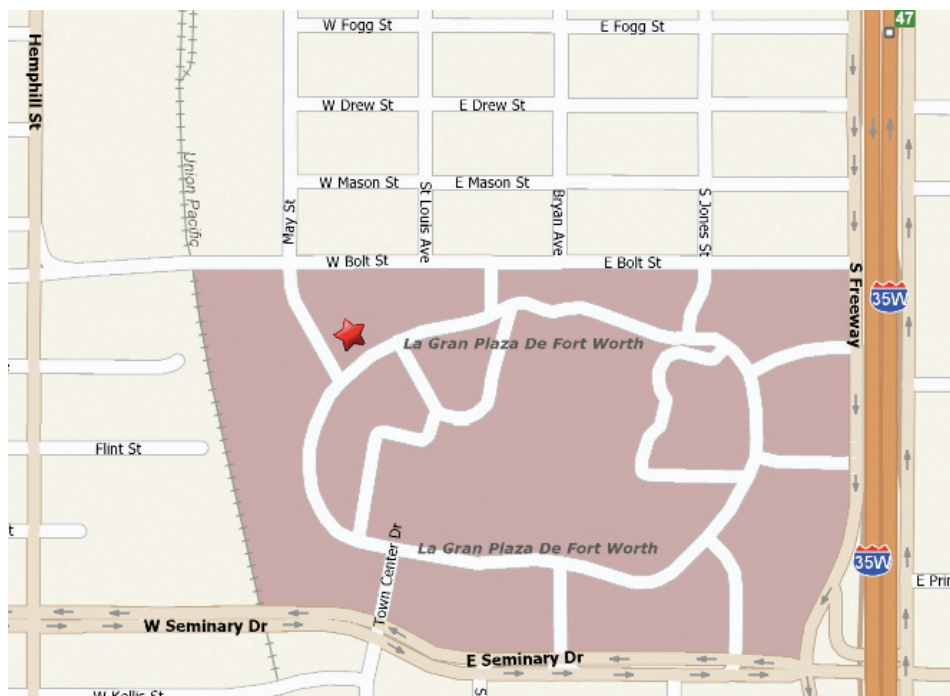
Para aquellos que tienen cuentas comerciales, la caja de deposito cuenta con mas capacidad para recibir depositos grandes y para que sean procesados al siguiente día vigente. Si usted sabe de alguien que tenga un negocio en La Gran Plaza, nos gustaria tener la oportunidad de abrir sus cuentas para sus negocios y mantener sus finanzas seguras y en un buen estado.

La nueva oficina estara atendida por la Srita. Karen Williams, y Yanet Reyes. Para todos aquellos que han hecho algun tipo de prestamo en la oficina de Dallas a lo mejor conocen a Karen ya que ha estado con TCC Credit Union por mas de 5 años como representante de prestamos bancarios. Ella estara encargada de los prestamos entre otras funciones como supervisora de la oficina de Fort Worth. Yanet vive en el area de la nueva oficina y le atendera en ingles o espanol.

Ven a visitarnos empezando el día 2 de Febrero de 2009. La oficina estara abierta de 9 am a 4: 00 pm de Lunes a Viernes.

(Para el direccion, vea el mapa)

TCC's New Home in Fort Worth



Mark it on your calendars, folks!

Monday, February 2, 2009!!
Our new branch office in Fort Worth!!

As of that date, we will be open for business in our new Fort Worth location: 4200 South Freeway, Suite 416. This office is located in the office tower at La Gran Plaza. For those of you that have been around for "awhile" like I have, La Gran Plaza was formerly Town Center Mall, and before that it was Fort Worth's premier mall known as Seminary South. The physical location is on Seminary Drive, just west of I-35.

Even though the actual address is shown as 4200 South Freeway, the office is located in the office tower just to the west and on the back side of the mall. Just come in the ground floor lobby and take the elevator to the fourth floor and go to Suite 416. There you will find TCC employees ready to provide the same great service members have enjoyed for the past forty years in the Dallas area. Business can be transacted in either English or Spanish. We will have a night depository for members who cannot come to the office during business hours.

For our members who have commercial accounts with us, our night depository will have the capability of accepting deposits that are too large to fit in the regular envelope depository. If you or anyone you know have a business in the La Gran Plaza Mall, we would welcome the opportunity to open ac-

counts for those businesses to provide them a safe and secure place to make deposits and other transactions for their businesses.

The new office will be staffed by one of our longer serving employees, Karen Williams, and our newest employee, Yanet Reyes. Those of you that have done business at our Shoreview location in Dallas may be familiar with Karen as she has been a loan officer with TCC for over five years. Now she will be performing that same function in our new Fort Worth office, along with other duties that come with her position as Branch Manager. Yanet is a resident of the area where the new office will be located and can serve your financial needs fluently in either Spanish or English.

Come by and visit beginning February 2, 2009.

The office hours will be 9 am to 4 pm Monday thru Friday.

(For directions, see the map.)

BETTER THAN

BUSINESS SERVICES

Yes, I know we mentioned it last time, but it's important so we're going to mention it some more! For several years, TCC Credit Union has offered a special program to churches and schools who put their operating accounts with the credit union. A benefit to putting their business with TCC: the credit union agrees to send an armored car from Loomis Armored to the church or school once or twice a week to pick up the deposits for them and have them transported directly to the credit union.

This means that no matter what the weather is like (like snowing and sleet-ing as I'm writing this) no one ever has to leave the premises with money in their possession. This also contributes to the safety of the employees and volunteers of the churches and schools.

The program has been so successful, we have decided to make it available to any Catholic owned business in the Dallas or Fort Worth Dioceses. What does this mean to you, Mr. or Ms. Catholic Business owner? Well, here are a few things:

1) As mentioned above, it means you don't have to leave your company with money in your hand. You are not putting yourself or your employees in peril because somebody has been watching you or your employees make that regular trip to the bank. It also eliminates weather related hazards, driving in the rain, snow, sleet, heat, etc. The gentlemen from Loomis come into your location, sign for the deposit and it immediately becomes their responsibility.

2) You get a checking account at TCC Credit Union that has a low flat fee of \$5.00 per month. Nothing based on the number of checks written, nothing based on the number of deposits made, just a flat \$5.00 a month. What does that \$5.00 get you, besides safety, security and peace of mind from Loomis Armored Services? It gets you deposit bags at no cost to you. Coin wrappers at no cost to you. Bill straps at...guess! No Cost To You!! That's right!! NO COST TO YOU!! The only thing you pay for is your checks, which you pay for no matter where you bank.

3) Free online access to your account. See what checks have cleared, what deposits have been made, all from the comfort of your home or business. Print copies of checks you write as soon as they clear your account if you need to.

All at no cost to you!

4) You always have the ability to come into the credit union in person and do business at the counter or through our drive-thru window. And if you've read this

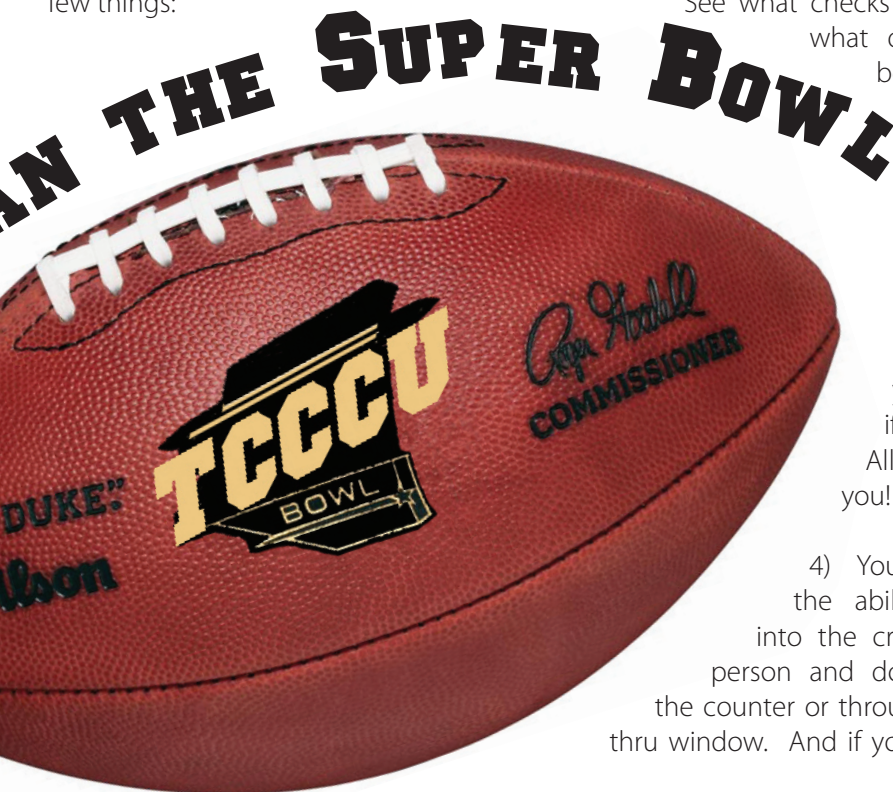
far, you've probably seen the words "Fort Worth" mentioned previously and figured out that we're offering the same deal at our new Fort Worth office (minus the drive-thru)! Same great Loomis service. Same great pricing: Five Bucks a month!

Now with all that, how can you not be on the phone to us already to set this deal up??? If you like paying service charges to banks, like going out in all kinds of weather, all that stuff, well, OK. But if you like "to-your-door" armored service, wonderfully friendly tellers, and banking supplies at no cost to you, all that for \$5.00 a month, then we're here for you! Come by our office at 10103 Shoreview Rd. in Dallas, call ahead at 214-348-8670 and ask for Robert at extension 107, or visit our new office in Fort Worth at 4200 S. Freeway, Suite 416 in the office tower at La Gran Plaza on Seminary Drive at Town Center.

And while we're talkin' bidniss, let's talk about Business Lending. TCC CU has now partnered with Southwest Business Corporation to provide business loans to our members in need of that service. Whether it is a need for capital to increase your inventory, purchase equipment, or grow your business, Southwest Business can handle your needs.

If you are connected with a church or a school that is planning a building program, Southwest Business can help there, also. Whether it's a remodel to an existing structure, or a completely new building, we have taken the steps to assist you in that endeavor.

To take advantage of our new third party affiliation for commercial lending services, just contact The Business Lending Source toll-free at 1-866-908-4202 or go to the TCC CU website at www.tcccu.org and click on The Business Lending Source link.



WWW.TCCCU.COM

10103 Shoreview
Dallas, TX 75238

As of Feb. 2, 2009:

4200 South Freeway, Suite 416
(Office Tower Behind La Gran Plaza)
Fort Worth, TX 76115
(214) 348-8670 (800) 256-0779
FAX: (214) 348-8693

Mailing Address:

PO Box 38667
Dallas, TX 75238

Audio Response:

(214) 503-1183
or Toll-free 1-888-237-6607

Lobby Hours:

Monday — Friday 9 am to 4 pm

Drive-through Window Service:

Monday — Thursday 8 am to 5 pm
Friday 8 am to 6 pm,
Saturday 9 am to 12 noon

Board of Directors:

Chairman: Chris W. Burns
Vice Chairman: Robert B. Sweitzer
Treasurer: Charlie Walter
Secretary: Robert Buchheit
Bob Bonomi, Warren Davidson, David C. Haney, Raymond J. Vasinda, John Watters

Credit Union Officers:

President: Ronald M. Powers
Vice President, Mktg: Robert Lawler
Accounting Mgr: Bob Bishop
Teller Supervisor: Dora Zuany
Loan Officers: Roy Adams
Karen Williams

Staff

Celina Gomez, Bridget Guerrero,
Magdalena Gutierrez, Georgi McCarroll
Myvan Nguyen, Ana Pedersen, Yanet Reyes



2009

HOLIDAYS

WE WILL BE CLOSED ON.....

Thursday, January 1 New Year's Day
Monday, January 19 Martin Luther King Jr. Day
Monday, February 16 Presidents' Day
Friday, April 10* Good Friday
Monday, May 25 Memorial Day
Saturday, July 4 Independence Day
Monday, September 7 Labor Day
Monday, October 12 Columbus Day
Wednesday, November 11 Veterans' Day
Thursday, November 26 Thanksgiving
Friday, November 27 Thanksgiving
Thursday December 24* Christmas Eve
Friday, December 25 Christmas Day
Saturday, December 26 Christmas Day

* noon closing

Texas Catholic Community • 10103 Shoreview • Dallas, TX 75238

OH THANK HEAVEN FOR 7-11!!

That's because now there are 5,500 Surcharge-FREE ATMs at 7-11 stores around the nation. Because we are a member of the Allpoint ATM Network, that means a total of 37,000 ATMs worldwide for you to choose from if you have a debit card through TCC Credit Union!

To find a Surcharge-Free Allpoint ATM near you, visit our website at www.tcccu.org and click on the ALLPOINT ATM finder in the upper right hand corner of the home page. You'll be surprised to find out how many surcharge-free ATMs there are right near where you work or live!

Share Rates

Your Board of Directors has declared the following dividend and interest rates for your accounts. The corresponding Annual Percentage Yield also appears. Rates may change at any time after any account is opened. Fees or other conditions could reduce the earnings on any account.

SHARES: Fourth Quarter, 2008

Av. Daily Balance	RATE	APY*
\$000.00 - \$99.99	0.00%	0.00%
\$100.00 - \$9,999.99	0.55%	0.55%
\$10,000.00 and more	0.83%	0.83%

MONEY MARKET: Effective 1/1/2009

Av. Daily Balance	RATE	APY*
\$0000.00 - \$1999.99	0.00%	0.00%
\$2000.00 and more	1.00%	1.00%

Certificates of Deposit — Call for Rates

IRA/SEP

First Quarter, 2009

Av. Daily Balance	RATE	APY*
\$000.00 - \$249.99	0.00%	0.00%
\$250.00 - \$1,999.99	1.05%	1.05%
\$2,000.00 and more	1.40%	1.41%

IRA CDs — Call for Rates

*APY shown is accurate as of the last dividend declaration date.

COVERDELL EDUCATION ACCOUNTS:

(formerly Education IRA'S)

First Quarter, 2009

Av. Daily Balance	RATE	APY*
\$000.00 - \$99.99	0.00%	0.00%
\$100.00 - \$1999.99	1.05%	1.05%
\$2,000 and more	1.40%	1.41%

Loan Rates

RATES EFFECTIVE 1/1/2009

NEW/USED VEHICLES: 2004 and Newer

Mos.	APR**
Up to 24	4.49%
25-36	4.99%
37 to 60	5.99%
61 to 72 (\$20,000 or more)	7.99

USED VEHICLES (2001,2002,2003)

Mos.	Amount	APR**
Up to 48	%Book*	8.24%

Home Equity Loans and Lines of Credit,
Call for Rates

** Annual Percentage Rates available to qualified members with approved credit.

SHARE SECURED LOANS

Mos. APR**
Flex. 4.75%

CERTIFICATE SECURED

2.50% above the interest rate paid on the Certificate of Deposit.

PERSONAL AND VEHICLE LOANS

(2000 and older vehicles and other collateral)

Mos.	APR**
up to 24	12.25%
25 to 36	13.00%
37 to 48	13.25%

ADDITIONAL SAVINGS

.50% off for automatic payments through TCC CU Checking Account.

.25% off for automatic payments through any financial institution.