



TV Shows Are All Repeats But Our Loan Rates Are Ready For Prime Time!!

Truth be told, this article about our loan rates is sort of a rerun, too. We told you about our low loan rates on cars and trucks in the spring edition of this newsletter, but, like a good TV show, we thought it worth repeating.

If you took out a vehicle loan two or three years ago, this is prime time for you to refinance that loan here at TCC CU. Our rates have dropped faster than the Nielson ratings during the TV writer's strike! Here's what we've got to offer:

If you've been paying a 60-month car loan for two and a half years, you've still got two and a half years to pay at the original rate. Finish that last 30 months by refinancing your loan with us at a rate as low as 3.99% APR for up to 24 months or as low as 4.49% APR for up to 36 months!

If you get tired of watching reruns, turn off the TV and go buy a new car! Even our full term 60 and 72 month loan rates are worthy of attention. As low as 5.49% for up to 60 months, or as low as 7.49% APR for a loan of at least \$20,000 up to 72 months.

These low rates can't last forever... eventually they'll start to creep back up. Get your low loan rate secured now before that happens. Call Karen Williams at extension 105 or Roy Adams at extension 106.

Loans subject to approval. Credit scores must meet TCC CU guidelines for new and used vehicles. Used vehicles must be 2003 or newer to qualify. Rates shown include all applicable discounts.

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One Day Closer!

Do you know what you are today? You are one day closer to retirement! And tomorrow you'll be one more day closer. Is that scary? Are you prepared with a plan in place for adequate retirement income? ¿NO? Well, today is the day to start one!

Sign up for the 401K program if your company has one. Contribute as much as you can, especially if your company matches contributions. Generally, contributions to a 401K are made "pre-tax". That means your contribution is deducted from your pay before income tax is calculated. Saves you some money!

And, call TCC Credit Union today to open an IRA (Individual Retirement Account). Discuss with Dora Zuany which type of IRA is best for you: Traditional or Roth. There are different advantages to each one.

It doesn't matter how long till you retire, a few years, or a few decades, the sooner you start planning for your retirement the better off you'll be. Call Dora today at extension 113 to get started with your TCC CU IRA.

**English / Español:
Hear it how you want
to hear it!
¡Escucharlo
como tú quieres
escucharlo!**

OK, picture this: You're not at home, you need to know how much you have in your account, but you're not near a computer. You don't have one of the "do everything" phones to surf the internet and get online like you usually do. It's nighttime and the credit union is closed. What to do? What to do?

Here's a suggestion: Use your phone the old-fashioned way: Call! Our Audio Response System will allow you to check balances, deposits, withdrawals, make transfers, and more! Available anytime you want – day or night!

If you are more comfortable transacting business in Spanish, our Audio Response System has bi-lingual capabilities. Just give us a call and we can set your personal Audio Response System for Spanish.

Nuestro sistema de voz automático tiene opciones en Español. Si usted se siente mas conforme usando el sistema en Español, llámenos para poder darle acceso al sistema de voz automático en Español. Para más información, llame a Dora, Celina, Anna, o Maggie.

TWO DOZEN SCHOOLS!

MAKING EVERY PENNY COUNT

Two dozen schools are participating with TCC Credit Union for the 2008-2009 school year and using Pre-Paid Tuition. Some schools have only been with us for a year or so, others for as many as fifteen years.

We truly enjoy the relationship we have built with the schools, and with the parents that we've dealt with over the years. Tens of millions of dollars have been loaned to parents over the last fifteen years to provide the best education possible for the next generation. **No parent has ever been turned down for a Guaranteed Tuition Loan through TCC Credit Union.**

We are excited about our Guaranteed Tuition Loan Program for the coming school year and strive, as we always do, to provide the best service we possibly can. This year the interest rate to our parents has been greatly reduced from the previous year, dropping from 8.25% APR in the 2007-2008 school year to a much **lower 6.00% APR for the 2008-2009 session.**

You can reduce your rate even lower by making automatic payments: **Drop your rate to 5.75%** by allowing us to draft on your account at your current financial institution every month. **You can reduce it even further, to 5.50% by opening a TCC CU checking account and drafting from that account to your tuition loan.**

By using either of these automatic payment methods, you save yourself the hassle of buying/finding stamps, envelopes, mailing checks, etc. Your payment is made conveniently and automatically every month.

To sign up for automatic payments, just complete the Automatic Payment or Direct Deposit Form located on our website: www.tcccu.com. It is located either under "Forms and Applications" or under "Catholic School Tuition Loan Forms". You can complete it and fax it to us at 214-348-8693. Save yourself the hassle and headaches of mailing payments, and get a discount too! Sign up today!

ATM Security:

Can You Be Too Cautious?

Nope, don't think so! Electronic banking is the here, the now, and the future. It's fast, convenient, the quickest way to withdraw cash, make deposits, check account balances, and more. If you use ATMs to conduct financial transactions, security needs to be a priority. Here are some steps you can take to make ATM security your business.

Keep Your ATM Card Secure. Keep it in a safe place. Protect the magnetic stripe to keep it from getting damaged.

Keep Your Secret PIN Number Secret! Try not to use common information such as birthdates, addresses, etc. as a PIN. NEVER write your PIN on your card. Memorize it!

Take Your Receipt With You After Your Transaction. Don't leave it at or near the ATM.

NEVER Give anyone information about your card or account over the phone. If someone says they need you to give them the information, they're wrong!



**THANKS TO ALL OUR
EXTRA HANDS!**

Report A Lost Or Stolen Card At Once.

Security At ATM Machines.

Observe Your Surroundings. If anything appears suspicious or if the ATM isn't well lit, go to a different ATM.

Never Let Anyone "Assist" You. If you're having trouble, get someone you know well to help you, not a stranger. Don't count your money while you are still standing at the machine.

Look For Possible Fraudulent Devices Attached To The ATM. If the ATM looks different or appears to have any attachments over the card slot or PIN pad, don't use the ATM. Contact the financial institution with your concerns.

Summer is that time to kick back, lay around the beach, take life easy, right? Not at TCC Credit Union!

Summer is our busiest time of year. Most of our tuition loans are funded in May, June, and July, so adding that onto our regular complement of personal and auto loans, we really have to knuckle down to get everything done.

This year we've got extra hands to help us!

Beth Riedel is helping us out in the loan department this summer, helping to process the thousands of tuition loans and the paperwork that they generate.

Beth is helping us make sure we get all payment coupons and other paperwork sent to the proper people in time for their first payments. Beth will be leaving at the end of the summer to return to Saint Louis University in St. Louis, MO.

In addition to Beth, we also have Vinh-An Luu with us helping in the teller area. Vinh-An is taking a summer break from Texas Tech University. Both Beth and Vinh-An will be returning to their respective universities to continue their matriculation. We are happy to have them both with us for the summer helping us out during our busiest time of year.

AND WELCOME TO OUR NEWEST BOARD MEMBER

TCC CU extends a warm welcome to our newest Board of Director: **John Watters.** Mr. Watters is a professor at the University of Dallas in Irving. He brings a wealth of knowledge and experience to the TCC CU Board and will be of inestimable value to the credit union as we proceed in advancing the financial well-being of our membership. We know his entrepreneurial expertise will be a perfect blend with the rest of our knowledgeable board members.

TCC Credit Union •

WWW.TCCCU.COM

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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,
 Maggie Gutierrez, Myvan Nguyen,
 Anna Pedersen



Texas Catholic Community • 10103 Shoreview • Dallas, TX 75238

The Value of Credit Union Membership

Your TCC Credit Union membership gives you something you can't get from a bank: ownership. That's a fundamental difference between banks and credit unions. Another fundamental difference: We are a not-for-profit financial organization.

As a member-owned, not-for-profit financial cooperative, our earnings are returned to members in the form of low cost loans, high yield dividend accounts, and free or low cost services. When profit is removed as a motivating force, attention is shifted to the best interest of the membership. Rather than focusing on making this institution more profitable, we focus on operating the credit union as efficiently as possible for the financial benefit of the members. As member-owners, we all have a stake in the credit union's success. The better your credit union does, the better you do.

Unlike a bank, you, as a member-owner, get to elect our Board of Directors. They serve as unpaid volunteers, providing their time and expertise for the performance of the organization.

If you owned a grocery store, you would use your own products at a lower cost. You wouldn't go to the market down the street and pay more money for the same products, even if it was more convenient. So when it's time to borrow, make a savings investment, or open a checking account, please remember, as an owner you play a vital role in your credit union's success. By using our services, and by spreading the word to your eligible co-workers and family (including your spouse, children, siblings, parents, grandparents, and grandchildren – who are all eligible to join), you are helping us, and you, grow and thrive.

Our motto is "People Helping People". We're all working together to help each other. That's the value of credit union membership!

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: Second 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 6/1/2008

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
Third Quarter, 2008**

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%

**COVERDELL EDUCATION ACCOUNTS:
(formerly Education IRA'S)
Third Quarter, 2008**

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%

IRA CDs — Call for Rates

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

Loan Rates

RATES EFFECTIVE 3/6/2008

NEW/USED VEHICLES: 2003 and Newer

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

USED VEHICLES (2000, 2001, 2002)

Mos.	APR**
Up to 48	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

(1999 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.

HOLIDAYS

we will be closed on.....

- Friday, July 4 Independence Day
- Saturday, July 5 Independence Day
- Monday, September 1 Labor Day
- Monday, October 13 Columbus Day
- Tuesday, November 11 Veterans' Day
- Thursday, November 27 Thanksgiving
- Friday, November 28 Thanksgiving
- Wednesday December 24* Christmas Eve
- Thursday, December 25 Christmas Day

* noon closing