

Dallas:

10103 Shoreview

Dallas, TX 75238

(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

Fort Worth:

4200 South Freeway, Suite 416

(Office Tower Behind La Gran Plaza)

Fort Worth, TX 76115

1-800-256-0779, ext. 140 or ext. 141

FAX 817-927-7057



HOLIDAYS

we will be closed on.....

- 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



Board of Directors:

Chairman: Robert B. Sweitzer

Vice Chairman: Robert Buchheit

Treasurer: Charlie Walter

Secretary: Mike McGinnis

Bill Biermann, Bob Bonomi, David C. Haney,

Scott N. Thompson, Raymond J. Vasinda

Credit Union Officers:

President: Ronald M. Powers

Vice President, Marketing: Robert Lawler

Accounting Manager: Bob Bishop

Teller Supervisor: Dora Zuany

Loan Officers: Roy Adams, Karen Williams (FW)

Staff

Ivette Cortez, Deanna Franch, Celina Gomez,

Magdalena Gutierrez,

Myvan Nguyen, Ana Pedersen, Yanet Reyes (FW)



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: Third Quarter, 2009

Av. Daily Balance	RATE	APY*
\$000.00 - \$99.99	0.00%	0.00%
\$100.00 - \$9,999.99	0.25%	0.25%
\$10,000.00 and more	0.53%	0.53%

MONEY MARKET: Effective 7/1/2009

Av. Daily Balance	RATE	APY*
\$0000.00 - \$1999.99	0.00%	0.00%
\$2000.00 and more	.70%	.70%

IRA/SEP

Fourth 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%

COVERDELL EDUCATION ACCOUNTS:

(formerly Education IRA'S)

Fourth 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%

** 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.

Home Equity Loans and Lines of Credit,
Call for Rates

THE MORE THINGS CHANGE

The more things change, well, the more they change. Laws, rules, regulations, they've been around forever. Lately though, it seems there are more laws, rules, and regulations than ever before. Changes to existing ones, new ones dreamed up from the fertile imaginations of our legislators. Sometimes, the results of their endeavors are worthwhile. Sometimes...not so much.

So it was with recent legislation signed into law called the Credit Card Accountability, Responsibility, and Disclosure Act of 2009 (Credit CARD Act). This legislation, originally intended only for credit cards, had language in it that accidentally encompassed a form of lending called open-end lending. Open-end lending is the primary lending method of TCC Credit Union, as well as over half the credit unions in the nation.

The unintended consequences of the wording in this legislation is proving very noticeable to financial institutions and the people who do business with them. Unlike most laws that add or delete things like a comma here, a paragraph there, and require a few "behind the scenes" changes, the Credit CARD Act of 2009 has brought about very visible changes to consumers and credit unions alike. These changes are also proving to be very costly to credit unions as a result of the additional requirements now in effect.

If you have a loan you may have noticed you got a statement in the mail the first week or so of September. That's never happened before, unless you had a checking account here. Checking accounts were the only ones we sent monthly statements to. Previously, we sent quarterly statements to all members and they included all transactions during that time period on all savings and loan accounts. The new Credit CARD Act of 2009 changes all that.

Now, every member with a loan will get a monthly statement showing current activity and the next payment due date on the loan, not including any delinquent payments or fees owed. As you can imagine, this monthly statement mailing will generate expenses not budgeted for. It also negates the fact

that we mailed payment coupons to several thousand members not on automatic payments.

In addition to the costs and consternation of having to begin mailing monthly statements is another wrinkle in the new law. That one says that these statements must be sent at least 21 days before the payment is due. If all of this sounds familiar, it's because these are basically requirements that would be applicable to credit cards, not loans. But, a few words here, a few words there... When you consider that fact that we had loans with payments due on just about every day of the month, it means we'd have to be mailing statements every day!

Our best solution was to adjust almost all loan due dates to fall on the last day of the month. As it turns out, this became a benefit to many people with loans, since we moved the due dates from whatever date it was due in a particular month, to the last day of that month. For instance, if your payment was due on September 5th, your new due date was September 30th. If you were due for August 10th, your due date was moved to August 31st. So the new due dates resulted in many people getting an extra week, or two, or three to make their payments.

So, the result is almost every due date on every loan had to be changed, meaning programming changes. Statements had to be generated and mailed, meaning increased labor and mailing costs.

If you missed the letter we sent with the first statements, mailed the first of September, we're just letting you know again why you'll be getting a statement every month if you have a loan. Change is good if it's jingling in your pocket, other times, it's just change you live with. There are more changes coming down the road, and as always, our goal is to stay completely compliant with all laws and regulations, no matter what. So, if there are future changes, we'll let you know if it appears they're going to impact you in any appreciable way!

Inside:

Page Two:
Home Equity Loans:
Offer is extended!

Cómo Evitar los Malos Préstamos

Page Three:
"Ultimate Tailgate" auto sale for TCC Credit Union Members

Page Four:
No more cash for clunkers... but great car deals are waiting for you!

Updated Share and Money-Market Rates

TCC Credit Union Information

"Cash For Clunkers" Is Over, But There Are Still GREAT CARS And Great Deals Waiting For You!

The government program "Cash For Clunkers" seems to have been a big success, but it's gone now. But if you didn't get in on that deal, don't worry! There are still plenty of great deals on new cars out there, and some even greater deals on used cars – Check out the Enterprise used cars on page three and think about having your first payment made for you! How's that for a great deal?!?!?!?

Low, no-haggle pricing, quality cars, a great TCC CU interest rate, AND your first payment covered! See all the cars Enterprise has to offer by going to our website and look under "Helpful Information" on the right hand side and click the Enterprise link. You'll be able to view all the cars that they have for sale, prices, options, mileage, etc.

If you're interested in new cars, there are still plenty to choose from, and the car dealers are anxious to move them off their lots. They'll make you some great deals on the prices and we can make you some great deals on the financing.

Regardless of whether you decide to go new or used, call us first and get your loan pre-approved, then shop with confidence knowing your financing is set and all you have to do is decide what car to buy!

Call 1-800-256-0779 and talk to Roy Adams at extension 106 in the Dallas office, or Karen Williams at extension 140 in the Fort Worth office.

Cómo Evitar los Malos Préstamos

Es importante tener un buen historial de crédito para obtener un préstamo. Pero algunos tipos de préstamo crean más problemas de los que resuelven.

Preguntas importantes sobre los préstamos:

- ¿La tasa de interés cambia con el tiempo?
- ¿Hay cargos por este servicio?
- ¿Cuánto habré pagado, incluyendo interés, al final del plazo del préstamo?
- ¿Existen documentos para el préstamo en español?

¿Por qué evitar los anticipos de sueldo?

Algunos negocios ofrecen pequeños adelantos de sueldo. Funciona así: usted les escribe un cheque y ellos lo depositan el día en que a usted le pagan su sueldo.

Sin embargo, un anticipo de dos semanas podría costarle \$15 por cada \$100 prestados. ¡Es carísimo! Si pide mucho prestado, o no lo paga por completo, puede acabar debiendo mucho más de lo que pidió prestado. Muchas personas no pueden pagar todo el préstamo el día del pago y acaban atrapados en deudas.

¡Hay una alternativa! Muchas cooperativas de crédito o bancos ofrecen pequeños préstamos a corto plazo y con buenas tasas de interés. Un grupo comunitario local puede asistirle.

¿Es bueno "Rentar para Comprar"?

Rentar para comprar suena bien, pero puede ser una estafa. Al rentar para comprar, usted podría acabar pagando entre 2 y 5 veces más de lo que pagaría en una tienda de descuento por el mismo artículo.

Por ejemplo: rentar un televisor por \$9.99 por semana por 78 semanas le cuesta \$779. ¡El mismo televisor le costaría \$196 en una tienda!

Además, si usted no hace un pago, podría perder el artículo que compró y el dinero que pagó por comprarlo.

¡Hay una alternativa! Ahorre su dinero y pague en efectivo. Si el artículo es caro, páguelo en tres o cuatro mensualidades, o saque un pequeño préstamo a corto plazo.

YOUR CREDIT UNION SCORES! **TCC**

Fall is the perfect time to begin and finish those little home improvement projects you've been pondering.

Or how about a trip to New England to see the fall foliage? Why not do both? Until the end of October, TCC Credit Union has a deal that's practically unbeatable! Take out a home equity loan for an amount up to \$15,000 and a term of up to five years, at an annual percentage rate as low as 4.00% APR*.

This offering is less than our regular interest rate, and as in all our home equity loans, there are no out-of-pocket costs to you!

This promotion was supposed to end at the end of September, but your Board of Directors saw what a great deal it was and what great response we were having, and decided to go ONE MORE MONTH! So don't wait, call soon and get the paperwork started BEFORE OCTOBER 31ST! There's no guarantee that this great offer will be extended any further!

HOME EQUITY LOANS!

LIMITED TIME OFFER!

Rates as low as 4.00% APR*

Maximum amount of \$15,000

Maximum term of 60 months

NO OUT OF POCKET FEES!!

Offer ends October 31, 2009

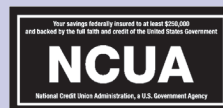
www.TCCCU.ORG

OR

1-800-256-0779

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

We do business in accordance with Federal Fair Lending Laws.



*APR = Annual Percentage Rate. Quoted rates available with approved credit. Must be a member of TCC Credit Union at time of loan application. Rates shown include all applicable discounts. Higher maximum loan amounts and longer terms available at slightly higher rates but still with no out-of-pocket fees.



Texas Catholic Community Credit Union Members:
We'll Make Your First Payment Up To \$350!

Plus, Get Rates As Low As 4.49% APR!²
Upon used vehicle purchase from Enterprise Car Sales.

October 1 - 31, 2009

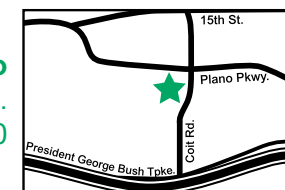
Call our Fort Worth office at 1 800-256-0779, ext. 140; or Dallas at 214-348-8670, ext. 106; or log on to www.tcccu.org to get pre-approved by Texas Catholic Community Credit Union today!

Visit us at Enterprise Car Sales:

Arlington
1112 E. Division St.
866 832-2192



Plano
605 Coit Rd.
866 832-2190



*Vehicle must be financed using standard financing terms through Texas Catholic Community Credit Union to qualify for payment offer. Enterprise will make the first payment on the payment due date up to \$350 on member's behalf after vehicle is financed through Texas Catholic Community Credit Union. Offer void when 7-day Repurchase Agreement is activated. Offer valid 10/1/09 - 10/31/09. No cash advances. Offer not valid for previous Enterprise purchases or with any other offer. The program is a direct loan program. The amount of the payment is limited and the payment limit. It is limited to those credit union members only. ²APR=Annual Percentage Rate. Rates as low as 4.49% APR for 36 months. 100% Financing available including Tax, Title and License. Financing for qualified Texas Catholic Community Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid 10/1/09 - 10/31/09.

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Check out the great selection of late-model used vehicles at cautodeals.com.