



**“Credit Unions
as a whole
are very healthy,
with strong
balance sheets.”**

**TCC Credit Union is Safe:
First, Last, Always**

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Celebrity names in the news: no, not Brittany or Paris, but names like Fannie, Freddy, Bear (Stearns), Merrill, as in Lynch, Lehman Brothers, and others, too numerous to mention. All these financial “celebrities” are in the news because of one thing: problems. Failures, bankruptcies, bailouts, buyouts. You might have noticed that the financial markets these days are in a mess. However, there is a light shining through all the gloom: CREDIT UNIONS!! And for our discussion purposes here: TCC CREDIT UNION!

There are several reasons why TCC and other credit unions have not gone down the dark path that so many of the mega-financial institutions have trod.

One is that credit unions steered clear of the sub-prime mortgage debacle. As member-owned, not-for-profit cooperatives, we're not out to push loans on people just to make a quick buck. TCC Credit Union makes no first mortgage loans and has a select few home equity loans on our books.

Credit Unions as a whole are very healthy, with strong balance sheets. The National Credit Union Administration, our federal government regulator, considers credit unions well capitalized at 7.0%. TCC Credit Union has a capital ratio of over 9.85%!

Most credit unions, like banks, have federal insurance on deposits. TCC Credit Union deposits are insured by the National Credit Union Share Insurance Fund, an agency of the federal government similar to the FDIC for banks, that is backed by the full faith and credit of the United States government.

Savings accounts are insured up to at least \$100,000 per account, with additional coverage of up to \$250,000 for

certain retirement accounts. With all the well-publicized turmoil in the financial markets, NCUA is opening a call center and posting an electronic tool kit to enhance overall consumer understanding of how credit union deposits are insured.

The NCUA Insurance Call Center, operating from 7 am to 5:30 pm (CDT) Monday through Friday, has insurance experts available to answer questions about the coverage provided by NCUA share insurance. The toll-free Insurance Call Center number is 1-800-755-1030, extension 1.

The NCUA electronic tool kit, online at <http://www.ncua.gov/ShareInsurance/Index.htm> contains a variety of useful information on share insurance coverage. We encourage you to use the call center or the online tool kit to find out more about your insurance coverage and provide yourself with some peace of mind.

The end result: TCC Credit Union is a safe, sound, and secure financial institution that has been in business almost 40 years and will be around for many years to come to provide you with the best in consumer financial services.

Oh, and by the way, not once in the history of the United States banking system has even one cent of taxpayer money been used to bail out a credit union – not even one!

Something Else Wonderful....

THOUSANDS more FREE ATMs
are coming to our
Allpoint ATM Network!
Watch our website for details!!

**TENGA CUIDADO
CON UN AUTO LIMPIO
Y USADO!!!!!!**

Cuando usted vea un anuncio de autos usados en el periodico que dice "LIMPIO", usted deberia preguntarse, en verdad esta limpio porque esta en buenas condiciones? O en verdad esta limpio porque ha sido renovado y/o sumergido en agua debido a los Huracanes del sur de Texas?

A los pocos meses despues que hay un desastre natural que incluye inundaciones aparecen autos usados a la venta que no deberian salir. Autos que han sido renovados y transportados a otros paises. Los autos aparentemente se ven bien por fuera pero despues de haber sido sumergidos en agua, el sistema electrico es afectado y problemas como moho pueden desarrollarse en el interior del auto, aunque el auto luzca en buenas condiciones.

Unas recomendaciones para protegerse de este tipo de situaciones son:

- Compre de un distribuidor conocido. Hay muchos distribuidores que ofrecen buenos autos en buenas condiciones y que van a estar ahi cuando usted necesite regresar por cualquier detalle.

- Cuando usted haga la prueba de manejo, llevalo con un mecanico para que lo revise. Usted podria pagar una cuota por este servicio, pero es mejor pagar unos cuantos dolares ahora para encontrar detalles malos en el auto, y ahorrarle dinero y dolores de cabeza despues.

- Tome en cuenta a Enterprise como su Agencia de Autos Usados. Busque la seccion de Enterprise en nuestra pagina de internet.

Enterprise ofrece los mejores precios en autos usados y con excelente calidad, y sobre todo le brinda la oportunidad de regresar su auto en 7 dias o 1000 millas si es que cambia de opinion acerca de su compra que hizo. Algunas tarifas aplican. Busque al distribuidor Enterprise para la lista de autos usados que tienen a la venta, y le dara informacion de millas, y cualquier otro detalle que busca en su auto.

YOUR CREDIT UNION PROVIDES LENDING SERVICES FOR SMALL

TCC Credit Union has never been one for trying to be all things to all people. We do what we can do best.

One of the things we've not been able to provide was commercial lending services to business owners. But now we've come up with a solution to that.

We have partnered with Southwest Business Corporation to provide commercial lending services to our members who own their own businesses and need commercial financing. TCC CU will be able to refer you to Southwest Business Corp. to obtain the small business lending services that we've been unable to provide up to now.

Whether you need capital to increase inventory, finance retail space, purchase equipment, or grow your business, all the financing deals can easily be

Watch Out For That "Clean" Used Car!

When you see that advertisement in the paper for a used car that says it's "clean", you should ask yourself if that means it's in good condition, or is it "clean" because it's been submerged in water?! Like in a south Texas hurricane, for example.

Any time there is a natural disaster that involves flooding or a lot of high water, invariably a few months later used cars appear on the market that shouldn't. Cars that have been totally submersed in water then "reconditioned" and transported to other areas of the country.

These cars usually look good on the surface but after they've been underwater, the electrical systems are affected, engine problems may occur, mold and mildew may be growing within the passenger compartment, and tons of other problems could crop up, even though the car looks really "clean".

A couple of things you can do to try to protect yourself from this situation:

- Buy from a reputable dealer. There are plenty of dealers who sell quality used cars. Buy from someone who will be there if you need to go back to them for something.

- When you take the used car you're thinking about buying for a test drive, drive it to a mechanic so he can look it over.

You may have to pay a reasonable fee for this service, but a few dollars now to find out about any hidden problems could save you a lot of money and headaches later.

- Consider Enterprise Used Cars. Look for the link on our website. Enterprise offers excellent quality used cars with "no-haggle" pricing, 7 day/1,000 mile buyback offers, and much more. Again, check out the link and preview all the cars they have for sale. See pictures, check mileage, options, etc.

STATE FAIR TIME = NEW CARS = TCC GREAT RATES!

The Great State Fair of Texas is in full swing! And that means the new cars and trucks are all on display in the Automobile Building!

Come by TCC Credit Union and get yourself a pre-approved loan then go to the State Fair and pick out the car or truck of your choice! How easy is that!?!?!?

We've got great rates for you, as low as 5.49% annual percentage rate for up to 60

months with approved credit and applicable discounts. And even lower rates for shorter terms!

Come on!! Help out the economy! Buy a new car! And finance it with TCC Credit Union!

Call Karen Williams at extension 105 or Roy Adams at extension 106 today to get the ball rolling and get you rolling home in your new ride!

(OR NOT-SO-SMALL) BUSINESS!

handled through SWBC. Using SWBC as your Business Lending Source, you will find tailored financial solutions available, which can help companies of all sizes increase sales, improve cash flow, reduce operating expenses and eliminate customer credit losses. You can count on SWBC to provide intelligent capital solutions, strength, stability, and the expertise you deserve in order to grow your company successfully.

Another tremendous part of this program is the availability of loans for churches and schools. If your church or school needs to remodel or build a brand new structure, now TCC Credit Union can provide the avenue for that to happen.

To find out more about this exciting new opportunity, business owners should contact The Business Lending Source toll-free at 1-866-908-4202 or go to the TCC CU website at www.tccu.com and click on the The Business Lending Source link.

“We have partnered with Southwest Business Corporation to provide commercial lending services to our members who own their own businesses and need commercial financing.”

CATHOLIC-OWNED BUSINESSES – GET FREE ARMORED CAR SERVICE

If you are a Catholic business owner, you now have the opportunity to avoid the hassle of commuting to the bank, sitting or standing in line, and paying exorbitant bank fees.

For several years, TCC Credit Union has offered Catholic Churches and Schools who have their operating account with TCC the opportunity to have their deposits picked up by Loomis Armored Transport. Once or twice a week, Loomis has an armored car pick up the deposits and transport them to TCC Credit Union.

This service is now available to Catholic owned businesses anywhere within the Dallas-Fort Worth Metroplex. Churches and schools ranging from south Fort Worth across the two counties to northeast Dallas are taking advantage of this service provided by TCC CU.

What is involved in using this service? Very little! Switch your business operating account to TCC CU and for a small \$5.00 per month service charge here's what you'll get:

- All supplies at no cost to you. This includes deposit bags, currency straps, coin wrappers, etc.
- Online access at no cost to you. Access your account from the comfort of your office or home almost 24 hours a day. View checks that clear your account, front and back, as soon as they clear.

- The security of having your funds transported by Loomis, a 150 year old company with roots in the American west, at no cost to you.

- The peace of mind knowing that neither you nor your employees have to face bad weather, traffic, or people intent on doing you harm.

- The confidence in having TCC Credit Union as your depository institution. A federally insured, state-chartered credit union with almost 40 years experience in providing financial services to Catholics.

- No deposit charges, no per-check charges. The only recurring charge is a small, \$5.00 per month flat fee. No fluctuating charges changing from month to month like with the big banks.

- Credit card services available through TermNet Merchant Services.

Call Robert Lawler at extension 107 at TCC Credit Union today to find out how easy it is to open your operating account with us and increase your checking account balance via reduced fees and increase your safety with regular pickups from Loomis Armored Transport.

Don't Be Fooled!!

This Is How We Communicate – Not By Asking You For Information In An Email Or Text Message!!!

Recently, some of our members have mentioned that they've received emails from the "National Credit Union Administration". Some others have reported receiving emails and text messages on cell phones supposedly from "your credit union". Be aware: **NONE OF THESE MESSAGES ARE FROM TCC CREDIT UNION!**

While the National Credit Union Administration is a legitimate agency of the federal government, they **HAVE NEVER** and **WILL NEVER** send you an email asking for any type of information.

The fraudulent email in question tells you that "our Credit union bank has joined our Federal Credit Union (FCU) network" and asks the re-

ipient to activate an online account by clicking a link and giving them your social security number and your credit or debit PIN number.

This email is completely without merit. There is no "Federal Credit Union (FCU) network". And in no instance, let me say it again, **IN NO INSTANCE** would we or any reputable company ever send you an unsolicited email asking you to reveal personal information in an internet link.

Similarly, the text messages some members have reported receiving on their phones are scams hoping you will reply with personal account information. Again, we do not communicate through text messaging. If you get a text saying it's from us, rest assured: It's not from us! Definitely do not reply with any personal information!

TCC Credit Union •

WWW.TCCCU.COM

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

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



Texas Catholic Community • 10103 Shoreview • Dallas, TX 75238

ANNUAL MEETING AND BOARD ELECTIONS COMING SOON!

Each year the membership of TCC Credit Union has the opportunity to elect members of the Board of Directors that guide the direction of the credit union in setting policies and rates. Nominations are now being accepted. Any qualified member of TCC Credit Union may run for a position on the Board by completing a Credit Union Department Director Application.

A member not receiving a nomination from the Nominating Committee may be placed on the ballot by submitting a petition with a minimum of 70 valid signatures of member in good standing. All nominations for elected board positions must be received by no later than 4 pm Monday, January 26, 2009.

The 2009 Annual Meeting of the Membership will be held at St. Patrick Catholic School Auditorium, 9643 Ferndale in Dallas, on Monday, February 23, 2009 at 6:30 pm as has been the custom for several years.

Presently there are four vacancies open for election. Three positions have terms of three years each and one position has a term of one year.

To submit a name for nomination or for more information:

Write to

TCC Credit Union

P.O. Box 38667

Dallas, TX 75238

Attention: Nominating Committee

Or call Ron Powers

TCC CU President

214-348-8670, extension 108

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, 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

Fourth 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%

IRA CDs — Call for Rates

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

COVERDELL EDUCATION ACCOUNTS:

(formerly Education IRA'S)

Fourth 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%

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.....

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