



# TCC Credit Union

Texas Catholic Community

Second Quarter 2010

## Cool cars and trucks

Pick a Deal • There's a Bunch of em!!



### Overdraft Privilege Will Go Away Unless You Act Now!!

Have you ever been a little absent-minded, or mathematically challenged, insofar as your checking account goes? Forgot to enter that debit from the mall, or transposed some numbers in adding up your balance in your register? Most of us have done things like that at one time or another.

If you have your checking account at TCC Credit Union, we have a couple of ways to save you from the embarrassment and hassle of having a transaction denied.

First, you can keep some money in savings. Whatever amount you can – the more the better, obviously. In the event you overdraw your checking account without realizing it, the credit union computer system will see that you have funds in savings to cover the transactions that are trying to come through and will transfer sufficient funds to cover any overdrafts. This service will cost a dollar for having the transfer made, but save you untold amounts of money in overdraft fees here and on the merchant side. This is the cheapest way to cover yourself if you run into a problem, plus, it's never bad to have some money in savings, anyway!!

The second way to protect yourself, if you don't have any savings, is to opt-in to our Overdraft Privilege Program. In this case, each overdraft that tries to clear your account when there are insufficient funds will be paid, and a charge equal to our NSF charge will be assessed. We won't bounce your transaction – it will go through as usual – you'll just be charged a fee (\$30 at this time).

Is this costly to you? Of course, but what's the alternative? If we didn't pay the item, but returned it instead, we'd still charge the same dollar amount of fee, but it would be an NSF charge, the item would be returned unpaid, and you'd most likely be charged a fee by the merchant as well, not to mention the embarrassment of going back to the store to pay the returned item.

As we mentioned, this is a costly alternative, but very useful in an emergency. It is your responsibility to keep track of your checking account and not overdraw your account, but in case of an emergency or an occasional lapse in keeping up with your balance, our Overdraft Privilege Program can save you considerable time and money. If you have not signed an Opt-in form, it's not too late.

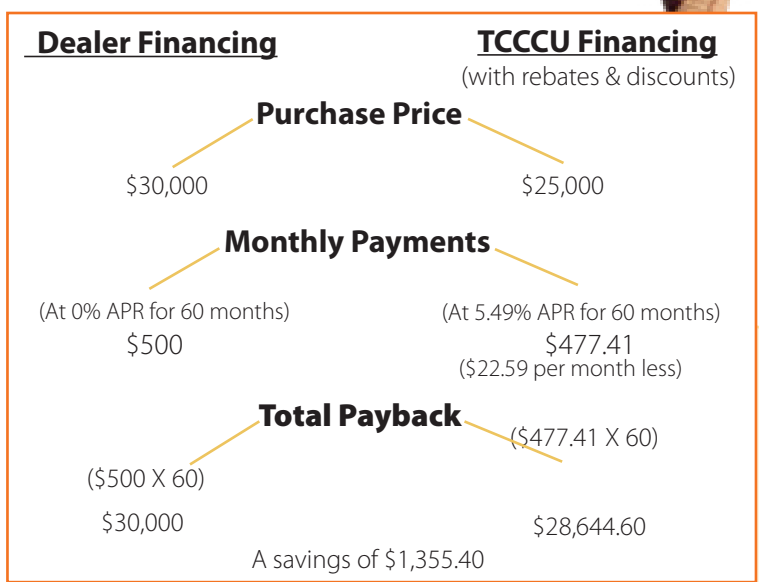
The deadline is August 15, so act today. Call Myvan Nguyen at 1-800-256-0779, extension 101 and she can fax or mail you a form so you'll be covered if you need it!

Call us first, though!! Before you go to a dealership and pick that deal they're putting on those full page ads and screaming about on television, call TCC Credit Union and let us set you up with a pre-approved loan.

But wait, you say!! "The dealership is offering me 0% financing!! How can I turn that down?" OK, here's how. Generally, when the offer of 0% comes up, the rebates and other discounts go away. So you wind up paying full retail for that car or truck.

But what if you took all the rebates, discounts, etc. that they offer or that you can wring out of them, then financed your purchase with TCC Credit Union? Let's compare costs!

Zero percent financing also means you'll get ZERO discounts and rebates in most cases! Let's do a little comparison shopping and see which way works better: 0% or financing with TCC at a rate as low as 5.49% APR and get rebates and discounts.



**There it is, folks!! Come in or call today to get pre-approved with a TCC CU loan and SAVE MONEY!**

(Information shown above is for illustrative purposes only and does not guarantee any specific amount of discount, rebate, or reduction from MSRP. Interest rates are based on credit worthiness and interest rates shown above do not necessarily reflect the annual percentage rate you may receive.)

# TCC Credit Union

www.tcccu.org

Visit Us At  
Our Two Convenient Locations

## 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:

4312 Town Center Drive

Fort Worth, TX 76115

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

FAX 817-927-7057



## 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, 2010

Av. Daily Balance	RATE	APY*
\$000.00 - \$99.99	0.00%	0.00%
\$100.00 and more	0.10%	0.10%

### MONEY MARKET: Effective 7/1/2010

Av. Daily Balance	RATE	APY*
\$0000.00 - \$1999.99	0.00%	0.00%
\$2000.00 and more	0.50%	0.50%

### IRA/SEP

#### Third Quarter, 2010

Av. Daily Balance	RATE	APY*
\$000.00 - \$249.99	0.00%	0.00%
\$250.00 - \$1,999.99	0.90%	0.90%
\$2,000.00 and more	1.25%	1.26%

### COVERDELL EDUCATION ACCOUNTS:

#### (Formerly Education IRA'S)

#### Third Quarter, 2010

Av. Daily Balance	RATE	APY*
\$000.00 - \$99.99	0.00%	0.00%
\$100.00 - \$1999.99	0.90%	0.90%
\$2,000 and more	1.25%	1.26%

## Loan Rates

RATES EFFECTIVE 1/1/2010

### NEW/USED VEHICLES: 2005 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 (2002, 2003, 2004)

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

(2001 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

ATM on-site  
at Fort Worth office!!  
No fee for TCC CU Cardholders!

Our new Fort Worth location at 4312 Town Center Drive, located just in front of Immaculate Heart of Mary Parish and Catholic Charities, has a drive-thru ATM for the convenience of our members and others in the area. Use your ATM card issued by TCC Credit Union and attached to your TCC CU checking account, and there won't be any surcharge on your withdrawals.



Cajero automatico en la oficina de Fort Worth.  
No cargos por retiro en efectivo para miembros con tarjeta de debito de TCC CU.

Nuestra nueva oficina de Fort Worth localizada en la dirección 4312 Town Center Drive, se encontrará enfrente de la Iglesia de Corazón Inmaculado de Maria y Caridades Catolicas. La oficina tiene un cajero automático para la conveniencia de nuestros miembros y de otras sucursales en el area. Usa tu tarjeta de TCC que es asignada a tu cuenta de cheques y retira efectivo sin ningun cargo alguno.

### Notification:

## Regarding the Unlawful Internet Gambling Enforcement Act

In accordance with requirements of the Unlawful Internet Gambling Enforcement Act of 2006 and Regulation GG, this notification is to inform you that restricted transactions are prohibited from being processed through your account or relationship with our credit union.

Restricted transactions are transactions in which a person accepts credit, funds, instruments or other proceeds from another person in connection with unlawful internet gambling. Attempted transactions will be blocked, and repeated attempts may result in account closure.