

Holiday CASH CRUNCH?

Skip your November or December
THCU loan payment and smooth
away the dents in your holiday budget.
Ask your loan officer for details.



Tis the Season
... for



The holiday season traditionally brings a major uptick in account and card fraud. Make it harder for criminals by keeping tabs on your accounts and safeguarding your PIN numbers and personal information. Don't fall for online scams or texts that claim to be from your credit union. Take advantage of our My Mobile Money app that has the capability of turning off your debit card if you suspect fraud.

Now is the Time!



Take advantage of model year closeouts and our great loan rates to put yourself behind the wheel of a new car or truck. Ask your loan officer for details today!



Our *MasterCard Gold* Makes the Perfect Christmas Card!

Address and Phone Number Changes

Please make sure we have your current address as well as your current home and cell numbers on file. With identity theft on the rise, we are finding that many of our members have account information that is no longer current. Consequently, we are unable to notify them of problems with their accounts.



Ask Member Services how to get the **My Mobile Money** App and control how your debit card is used anytime and anywhere!

Save time and gas with our **Remote Check Deposit** service! Our app and your smart phone can make it happen.



Holidays

October 9..... **Columbus Day**
 November 11..... **Veteran's Day**
 November 23-24..... **Thanksgiving**
 December 25-26..... **Christmas**
 January 1..... **New Year's Day**

Member Referral

Refer a new member to THCU and we will give you \$10. Just have them tell us that you referred them when they open their account. It's that easy.



4800 Grover Avenue
 Austin, Texas 78756-3109

LOBBY HOURS

Mon-Fri: 9 a.m. to 4 p.m.

DRIVE-THRU HOURS

Mon-Fri: 7:30 a.m. to 5:30 p.m.
 Sat: 9 a.m. to 12 p.m.

TELEPHONE

Direct Line: (512) 454-4636 (Austin)
 Toll Free Line: 1-800-545-1771
 Fax Line: (512) 454-2925
 CusaTalk Audio Response:
 (512) 454-7316 (Austin)
 1-800-833-2038

WEB SITE / ONLINE BANKING

www.thcu.org

ATM LOCATIONS

Texas Health Credit Union
 4800 Grover Avenue

Department of State Health Services
 1100 West 49th Street

Austin Alliance of Credit Unions ATMs
www.freecuatms.org

and all MoneyPass ATMs
www.moneypass.com/atm-locator.aspx

NOTICE OF AVAILABILITY OF CERTAIN DOCUMENTS

Documents related to this credit union's finances and management are available to members upon request at THCU, 4800 Grover Avenue, Austin, Texas 78756.



Loan Rates

NEW CAR

as low as **2.00%** (60 months)

USED CAR

as low as **2.00%** (60 months)

HOME EQUITY

Please call for current rates.

MASTERCARD GOLD

9.90%

MASTERCARD (REGULAR)

13.90%

All rates are APR (Annual Percentage Rate)
 Rates subject to change without notice.