

# QUARTER

## *Flash*

A PUBLICATION OF THE  
TEXAS HEALTH CREDIT UNION  
*Fourth Quarter 2018*

## *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.



## *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 With identity theft on the rise, we are finding that many of our members have account information that is no longer current.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.



## *Looking for the Perfect Holiday Card?*

Our **MasterCard Gold** with ScoreCard reward points could make this the best holiday season ever!

*Score*  
Card®

## *Time for a New Car or Truck in Your Driveway?*



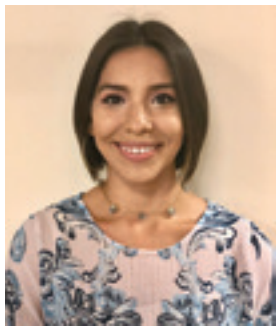
Model year closeouts and our great loan rates make now the perfect time to make it happen. Ask Doyle how we can help.

## No Time for a Trip to the Credit Union?

Use your smart phone and our remote deposit app and skip the trip.



### Meet the Staff



**MARIAH SANTOS**

*Member Service Representative*

Mariah was born and raised in Austin, Texas. She has a passion for finance and customer service. In her free time, Mariah enjoys reading, running and serving at her church. Her two handsome sons and husband are the center of her world. Mariah is dedicated to serving our members with a purpose to meet all of their financial needs.

### Holidays

October 8 ..... **Columbus Day**  
November 12..... **Veteran's Day**  
November 22-23 ..... **Thanksgiving**  
December 24-25 ..... **Christmas**  
December 31..... Close at 2:00  
**New Year's Eve**

## Avoid Fraud

Keep your address and phone numbers updated on your THCU accounts.

### 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](http://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](http://www.freecuatms.org)

*and all MoneyPass ATMs*  
[www.moneypass.com/atm-locator.aspx](http://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 **2.95%** (60 months)

#### USED CAR

as low as **2.95%** (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.