

QUARTER FLASH



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- Start the Year with the Right Card in Hand
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SMART. SIMPLE. THCU MASTERCARD GOLD. YOUR 2026 STARTS HERE.*

Make every dollar count in the new year with the THCU Gold Mastercard. Whether you're tackling everyday expenses or planning for something big, our low rates and no annual fee make smart spending simple. With the trusted support of Texas Health Credit Union, you're not just swiping—you're stepping into 2026 with ease.



TURN BIG PLANS INTO REALITY WITH THE LOW-INTEREST POWER OF A HOME EQUITY LOAN*

Whether you're planning a major renovation, consolidating debt, or funding a big milestone, a Home Equity Loan from Texas Health Credit Union can help you get there with confidence. Take advantage of low interest rates and the value you've built in your home to make your next move financially smart and stress-free. We're here to be your partner in financial health—every step of the way.



HIT THE GAS ON 2026—FUEL YOUR DRIVE WITH A THCU AUTO LOAN!*

Ready to take on 2026 in a new ride? With a THCU Auto Loan, you can hit the gas on great rates, flexible terms, and fast approvals—all backed by a team that puts your financial health first. Whether you're upgrading, downsizing, or buying your very first car, we're here to help you drive forward into the new year.

APPLY NOW >>>



*Membership Required. Loans are subject to credit approval.

All loans are Annual Percentage Rate (APR). Rates and terms are subject to change without notice. Rates, terms and conditions are determined by the overall creditworthiness of each applicant, collateral value, amount financed and other factors. Some restrictions may apply. Additional financing options available. Other restrictions may apply.



Welcome JUAN MOLINA

VICE PRESIDENT OF LENDING

We're thrilled to introduce Juan Molina, THCU's new Vice President of Lending and Collections. Juan has been in the lending industry since 2012 and is passionate about creating lending experiences that truly help members achieve their financial goals. At THCU, he'll focus on building efficient processes, developing innovative lending solutions, and supporting members through every step of their financial journey.

Please join us in welcoming Juan to the THCU leadership team!

Remarkable Achievements CELEBRATING RISING LEADERS

We are proud to announce several well-deserved promotions within our THCU team. **Makenna Campbell** has been promoted to **Vice President of Operations**, bringing nine years of dedication and broad experience to her new leadership role. **Leslie Harper**, celebrating thirty years with THCU, is now our **Vice President of Accounting**, providing invaluable stability and expertise. **Leti Mendoza** has been promoted to **Member Services Supervisor**, reflecting her strong commitment to supporting both members and staff. Finally, **Robert Luke** has been promoted to **Teller Supervisor**, recognizing his reliability and steady leadership on the front line.

Please join us in congratulating Makenna, Leslie, Leti, and Robert on their continued growth and contributions to THCU.

EMPLOYEE ANNIVERSARIES

Join us in thanking our incredible employees celebrating THCU anniversaries this quarter; Jessica Elizalde - 35 years, Sandra Alvarez - 18 years, and Rosie Fierro - 3 years.



APPLY NOW

LOAN RATES

as low as
4.74%
(up to 48 months)

as low as
4.99%
(up to 60 months)

as low as
9.90%

as low as
13.90%

**NEW AND
USED CAR**

**NEW AND
USED CAR**

**MASTERCARD
GOLD**

**MASTERCARD
(REGULAR)**



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 am - 12 pm

WEBSITE/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 Union ATMs
www.freecuatms.org

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

NOTICE OF AVAILABILITY OF CERTAIN DOCUMENTS

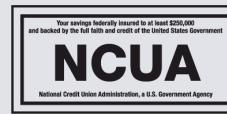
Documents related to this credit union's finances and management are available to members upon request at THCU, 4800 Grover Avenue, Austin, Texas 78756.

HOLIDAY CLOSURES

January 1.....New Years' Day
January 19.....MLK Jr. Day
February 16.....Presidents' Day

MEMBER REFERRAL

Refer a new member to THCU and we will give you both \$25. All they have to do is mention your name when they open their account, and set up direct deposit within the first 60 days!



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