

QUARTER FLASH Fourth Quarter 2024



HOLIDAY SKIP-A-PAY

Holiday cash crunch?

Take charge of your holiday budget and skip your December THCU loan payment! Simply complete a skipa-pay application after you make vour November payment return it to your loan officer.



SCAN ME!

Loans cannot be past due at the time of request. First payments and THCU real estate loans are not eligible to be skipped. Application and approval required for all skipped payments. Applications must be received at least four business days prior to loan payment due date. Program does not apply to THCU MasterCard or MasterCard Gold. Finance charges will continue to accrue on unpaid balances through skipped payment period.

LOOKING FOR THE PERFECT HOLIDAY CARD?

Our 9.9% APR MasterCard Gold with ScoreCard rewards can provide you with the financial freedom you need this holiday season.



SCAN ME!

Normal credit guidelines apply. APR is Annual Percentage Rate







CONNECT WITH THCU

Follow us on Facebook, Instagram and X (formerly known as Twitter) for real-time updates on what is happening at the credit union! Be among the first to know about loan promotions, rate changes, and much more.

www.facebook.com/texashealthcu www.instagram.com/texashealthcu www.x.com/texashealthcu

-BEWARE!-

Even through the joy of the holiday season, there is increased fraud and scammer activity. Safeguard your online information by never giving it to someone you do not know. Avoid clicking on anything from unknown sources and be skeptical of anything that sounds too good to be true.

MEET THE STAFF

Remy Martinez - Marketing Specialist

Remy Martinez joined Texas Health Credit Union as a Marketing Specialist in August of 2024. Remy is responsible for telling THCU's story via marketing channels, maintaining THCU's brand, and ensuring that members and non-members are aware of all the financial opportunities THCU offers.



Remy has spent the last five years as a stay-athome mom and has excitedly returned to the credit union industry. Previously, Remy was the Marketing Specialist at Associated Credit Union Texas. where she worked with Derrick Brown, THCU's President / CEO. Remy is eager to work with Derrick and the entire THCU team to ensure continued success.

Raised in Round Rock, Remy has spent the last five years in Leander with her husband of 10 years, Roy, and her two little boys.

Remy has a Bachelor of Science in Mass Communication, Public Relations from Louisiana State University in Baton Rouge, LA.



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.

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.







ADDRESS & PHONE NUMBER CHANGES

We want to connect with you! Be sure that we have your must current home address, email, and phone numbers on file. Not only will we be able to reach you if there are problems with your accounts, but we will also be able to send you the most up to date information about what is happening at THCU.

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 your account!

HOLIDAYS

Oct. 14th	Columbus Day
Nov. 11	Veteran's Day
Nov. 28 & 29	Thanksgiving
Dec. 24 & 25	Christmas
lan 1	New Year's Day

LOAN RATES

as low as **5.75%**

NEW AND USED CAR

as low as 6.00% (up to 66 months) NEW AND USED CAR

9.90%

MASTERCARD GOLD

13.90% | MAS

MASTER CARD (REGULAR)

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