

# QUARTER

## Flash

A PUBLICATION OF THE  
TEXAS HEALTH CREDIT UNION  
Third Quarter 2022



## Discover the Convenience of THCU Credit Cards!

Gold Card- **9.90%** APR


Classic Card- **13.90%** APR

No annual fee!  
Transfer balances with no fees!  
Earn points at



## Credit Sense


*How to Enroll Today*



### The Benefits of Credit Sense

- Check your score daily
- Monitor your credit report
- Receive credit alerts
- Special credit offers
- Tips to improve your score

**OPTION 1: Desktop**



Login to Online Banking.

Enroll by clicking on the Credit Score banner located within Online Banking.


**OPTION 2: Mobile**

Login to Mobile Banking.

Enroll by clicking on the Credit Score banner located within Online Banking.

Save yourself a trip.  
Deposit your checks with our

## MOBILE BANKING APP!





Yes, we make **boat and RV loans!**  
*Ask a 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identity theft and card fraud on the rise, we are finding that many of our members have account information that is no longer current.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.

### *Holidays*

July 4 ..... **Independence Day**  
 September 5 ..... **Labor Day**  
 October 10 ..... **Columbus Day**



### *Member Referral*

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

### *Meet the Staff*



**RACHEL STARKS**  
*Member Service Representative*

Rachel is a native Texan who was born in Austin. She graduated from her home schooling program, Pensacola Christian Academy, in 2018. Rachel is planning on attending Austin Community College to pursue a career based around her love for teaching and history. She enjoys traveling, sightseeing, music and local events. She previously worked in sales and as a teller for two area banks. After being hired at THCU she has found a new enjoyment for working in a credit union that has a welcoming environment and a friendly relationship between its staff and members.



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

#### **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 AND USED CAR**  
 as low as **2.50%** (up to 48 months)

**NEW AND USED CAR**  
 as low as **2.75%** (up to 66 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.