

# QUARTER

## Flash

A PUBLICATION OF THE  
TEXAS HEALTH CREDIT UNION  
Fourth Quarter 2022



## In the market for a **new** VEHICLE?

Get **preapproved** for a great rate before you head to the dealer. *Apply online today!*



### Holiday Cash Crunch?

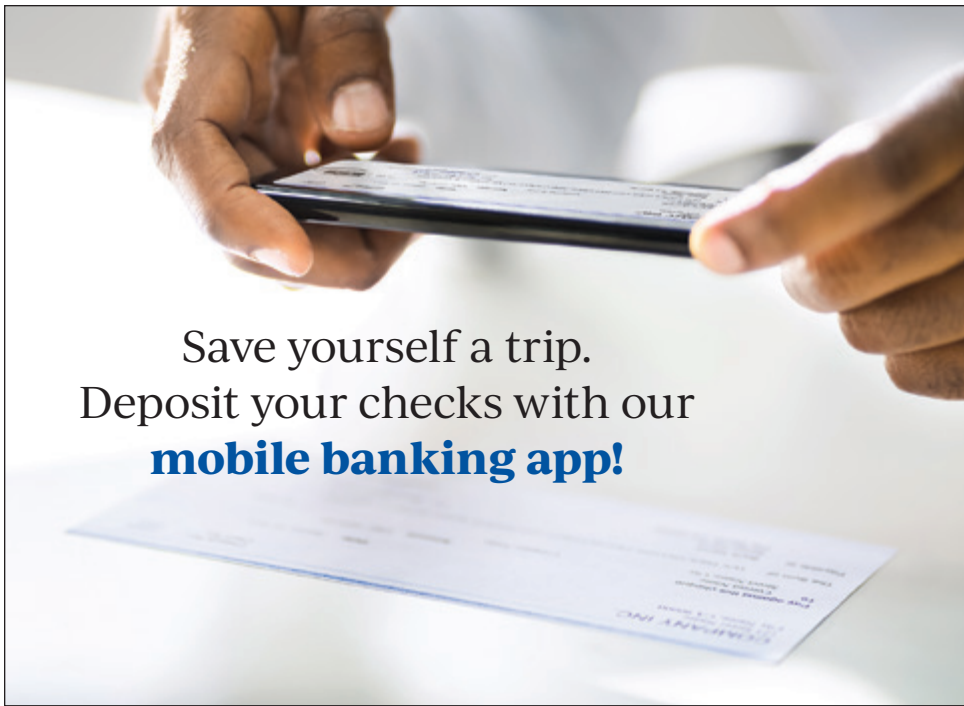
Make yourself a loan and take charge of this year's holiday budget. Skip your December THCU loan payment by simply completing an application after you make your November payment and returning it to your loan officer.

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 date. Program does not apply to THCU MasterCard or MasterCard Gold. Finance charges will continue to accrue on unpaid balances through skipped payment period.



### Our **9.90%** APR MasterCard Gold is the perfect card for this holiday season.

*Ask a loan officer how to get yours.*



Save yourself a trip.  
Deposit your checks with our  
**mobile banking app!**

### Meet the Staff



**LANCE DUCKWORTH**  
Member Service Representative

Lance was born and raised in Portland Oregon and graduated from Portland State University in 2013. He enjoys sporting activities and is a huge football and basketball fan. In his downtime, Lance enjoys watching documentaries about marine biology. He has been in finance for 12 years and most recently worked at Comerica bank as a personal banker. Lance decided to come back to a Credit Union because of the focus on community and putting our member's best interest as our number one priority.

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identity theft and card fraud on the rise, we are finding that many of our members have account information that is no longer current.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

### 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.



### Holidays

October 10 . . . . . **Columbus Day**  
November 11 . . . . . **Veteran's Day**  
November 24-25 . . . . **Thanksgiving**  
December 24-26 . . . . . **Christmas**  
January 2 . . . . . **New Year's**



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.freecatms.org](http://www.freecatms.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 **2.25%** (up to 48 months)

**NEW AND USED CAR**  
as low as **2.50%** (up to 66 months)

**NEW AND USED CAR**  
as low as **3.00%** (up to 84 months)

**MASTERCARD GOLD**  
**9.90%**

**MASTERCARD (REGULAR)**  
**13.90%**

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