

QUARTER

Flash

A PUBLICATION OF THE
TEXAS HEALTH CREDIT UNION
Fourth Quarter 2023



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 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?

Think **gold** and apply for our **9.9%** APR MasterCard Gold. Normal credit guidelines apply. APR is Annual Percentage Rate



Open a THCU **savings account** for the child or children in your life.



**Roll into 2024 with a
New Car or Truck from THCU!**

Take advantage of model year closeouts and financing from your credit union to put yourself behind the wheel of a new car or truck. Shop with confidence by getting pre-qualified today. Normal credit guidelines apply.

Meet the Staff



LETISIA MENDOZA
Member Service Representative

Letisia is 24 years old and was born in Austin but raised in Buda. She loves being outdoors and finding new trails to hike. Letisia is a food lover and always finds GREAT food to try out in Austin! Going to the beach and catching a beautiful sunset are some of her favorite things to do during summer. She started working in a Mexican restaurant when she was 15 years old. That is where she first began learning the importance of great customer service. After that, she had the opportunity to work at her first financial institution where she started as a teller and moved her way up to Personal Banker. With the experience she has, Letisia hopes to be able to help everyone the best way she can!

**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identity theft and card fraud on the rise, we are finding that many of our members have account information that is no longer current.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 \$25. Just have them tell us that you referred them when they open their account. It's that easy.

Holidays



- October 9 **Columbus Day**
- November 11 **Veteran's Day**
(Closed Saturday Only)
- November 23-24 **Thanksgiving**
- December 26 **Christmas**
- January 1 **New Year's Day**

Beware!

Unfortunately, the holiday season is also the season for increased fraud and scammer activity. Safeguard your online information by never giving it someone you do not know to be 100% legitimate. Avoid clicking on anything from unknown sources and be skeptical of anything that sounds too good to be true.



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

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

and all MoneyPass ATMs
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 **5.00%** (up to 48 months)

NEW AND USED CAR
as low as **5.25%** (up to 66 months)

MASTERCARD GOLD
9.90%

MASTERCARD (REGULAR)
13.90%

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