

TEXASGULF

FEDERAL CREDIT UNION

NEWS & UPDATES

1st Quarter 2023

TEXASGULF FEDERAL CREDIT UNION 2023 ANNUAL MEETING

Please join us for the 86th Texasgulf Federal Credit Union Annual Meeting.
We will review the year 2022 and explore new happenings for 2023.

The meal will be provided by Hinze's BBQ. There will be a drawing for door prizes and board elections.

Friday, Feb 24, 2023
Wharton Civic Center
Doors open at 6pm with dinner at 6:30pm.
\$8.00 for member and guest tickets.

Tickets can be purchased at either branch or by mailing the ticket insert to 2101 N Fulton, Wharton, TX 77488.
Tickets must be purchased by 4:30pm on Wednesday 22nd. NO TICKETS WILL BE SOLD AT DOOR.

Let Your Home's Equity WORK FOR YOU!

5.49%
APR* / *Fixed rate for up to*
23 years

- No Origination Fee
- No Application Fee
- No Appraisal Fee

*Annual Percentage Rate. This rate is a special limited time offer and subject to change without notice. Interest rate promotion of 5.49% fixed offer good until March 31, 2023. \$35,000 minimum loan amount. Must result in good title through licensed title company. Subject to pay Title and recording fees. Qualifying loans only. Offer subject to credit approval and other conditions may apply.



Our Success is Your Success

Texasgulf FCU is proud to pay over \$450,000 to its members-owners with the 2022 bonus dividend. The success of Texasgulf FCU can be attributed to the hard work of its staff and volunteers, as well as the continued loyalty of its member-owners. Texasgulf serves over 14,000 members through branches, ATM's, mobile devices, and the Internet. Thank you for letting us serve you.



Locations

Wharton

2101 N. Fulton St.
Wharton, TX 77488
(979) 282-2300

El Campo

1313 West Loop
El Campo, TX 77437
(979) 578-9000

Office Hours

Lobby

Monday - Friday
8:30 a.m. - 4:30 p.m.

Drive Thru

Monday - Friday
7:30 a.m. - 5:30 p.m.

Holiday Closings

Martin Luther King Jr. Day
Monday, January 16th

President's Day
Monday, February 20th

Memorial Day
Monday, May 29th

Board of Directors

Chairperson

Weldon Ferrell

Vice Chairperson

David Voulgaris

Secretary & Treasurer

Joan Anel

Russel Bergstrom

Philip Hundl

Tim Duyka

Randy Rodriguez

www.texasgulffcu.org

Tel-Account 24/7

1-888-409-8428

Shared Branch

Live Help

1-888-837-6500



Like us on Facebook:

Texasgulf Federal
Credit Union



11 Month CD Special

4.00% APY*

Start earning more on your money.

*APY: Annual Percentage Yield. Rates are subject to change anytime. A \$500 minimum balance required to open. A penalty may be imposed for early withdrawal. Terms and qualification apply.

HOW'S YOUR CREDIT HEALTH?

CREDIT SCORE



Your credit score is one of the most important measures of your financial health. From taking out a car loan or mortgage to establishing a new line of credit, lenders look to your credit score as an indicator of your creditworthiness. When you have a good credit score, you get better terms and lower interest rates, but it's not always easy to boost your credit score overnight. Here are 3 tips to help in the new year.

1. Pay down your revolving credit balances
 - If you have the funds, pay more than the minimum payment each month. Paying revolving debt can help keep your credit utilization rate low.
2. Increase your credit limit
 - Ask for an increase on your current credit card or open a new one. The higher your overall available credit limit the lower your credit utilization rate. Just be sure not to max out the card each month.
3. Check your credit report for errors
 - Check your credit report for fraudulent or duplicated accounts or misreported payments. There are times you can dispute the errors and have them erased from your credit report. You can get a free copy of your credit report by visiting annualcreditreport.com

Everyone's credit journey is different and while there are many factors that apply to most consumers, they won't always impact everyone's credit scores in the same manner.

ARE YOU MOBILE?

Sign up for online banking and access your account
ANYTIME, ANYWHERE right from your phone.

- Check Balances
- View Transaction History
- Transfer Funds
- Deposit Checks
- Pay Bills

Visit our website at www.texasgulffcu.org/account-access or call your local branch to get signed up.



Cozy Up Rewards

Use your debit card and feel the warmth this season.



Each time you use your debit card to make purchases between Jan. 1 – Mar. 31, 2023 you'll automatically be entered for a chance to win!

**Don't have a debit card?
Apply today!**

SHAZAM