



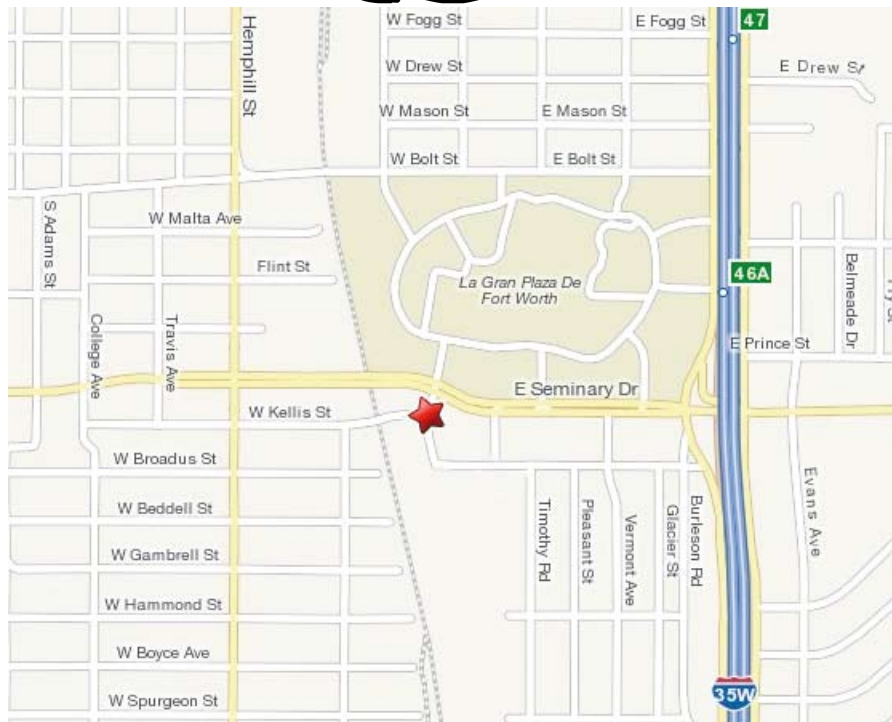
TCC  
Credit Union  
Texas Catholic Community



Fourth Quarter 2009

*It's ready for prime time....*

## New Fort Worth Branch To Open *Mid January, 2010!*



In January, members will have the opportunity to enter the first-ever, built-from-the-ground-up branch of TCC Credit Union!

Located at the corner of Kellis and Town Center Drive, just south of La Gran Plaza Mall where our current office is temporarily located in the office tower, the new building is just north of the parish of Immaculate Heart of Mary and the Catholic Charities complex.

The new building will have two drive-thru lanes and an on-site ATM for the convenience of our members and others in the neighborhood. A night depository will also be available for after-hours deposits.

Hours for the new Fort Worth office will be the same as for the existing Dallas office:

Lobby: 9:00 am to 4:00 pm,  
Monday thru Friday

Drive-thru lanes:  
8:00 am to 5:00 pm Monday thru Thursday  
8:00 am to 6:00 pm Friday  
9:00 am to 12:00 Noon Saturday

## La Identificación Necesaria Para Abrir Una Cuenta

¿Qué Identificación Necesito Para Abrir una Cuenta?

Cuando usted abre una cuenta de cheques or de ahorros, le solicitarán su nombre, fecha de nacimiento, dirección actual, y un número de identificación de uno de los siguientes documentos:

- Tarjeta de seguro social;
- Matrícula Consular u otra tarjeta de identificación consular;
- Pasaporte (de los Estados Unidos o del extranjero); O
- Autorización de residente temporal o tarjeta de identificación para extranjeros (Temporary resident permit y Alien Identification Card).

Estos otros document también podrían ser aceptados:

- Licencia papra conducir (quizás acepten una licencia extranjera);
- Cuenta de teléfono, gas, cable, o elec-

tricidad, con nombre y dirección actual;

- Tarjeta de crédito, on fecha de vencimiento;
- Registro de votante (registro extranjero podría aceptarse);
- Identificación de estudiante de una Universidad reconocida, O
- Tarjeta de servicio military.

Para abrir una cuenta de ahorros que le pague interés, usted necesitará un número de seguro social o un Número de Identificación de Contribuyente (ITIN).

Tenga cuidado con las tarjetas de identificación internacionales que no son emitadas or un gobierno. Son costosas y no se aceptan para abrir cuentas.

El Servicio de Declaración de Impuestos de los Estados Unidos (Internal Revenue Service o IRA), otorga un Número de Identificación de Contribuyente (Individual Taxpayer Identification Number)

a las personas que necesitan declarar impuestos pero que no son elegibles para recibir un número de seguro social. No pague por la solicitud, es gratis.

Recuerde: El ITIN no le autoriza trabajar legalmente en los Estados Unidos.

¿Le Gustaría Tener su Dinero en un Lugar Seguro?

Es peligroso llevar consigo mucho dinero en efectivo. Una cuenta de cheque o ahorros le da acceso rápido a su dinero - ¡sin riesgo!

Estas cuentas también le ayudan a paga sus cuentas a tiempo y establecer el crédito. Y el crédito abre las puertas a mejores préstamos para automóviles, casas y la educación. Asegúrese de entender todas las condiciones y los cargos antes de abrir una newva cuenta.

# TCC Credit Union

www.tcccu.org

Visit Us At  
Our Two Convenient Locations

## Dallas:

10103 Shoreview

Dallas, TX 75238

(214) 348-8670 (800) 256-0779

FAX: (214) 348-8693

### Mailing Address:

PO Box 38667

Dallas, TX 75238

### Audio Response:

(214) 503-1183

or Toll-free 1-888-237-6607

### Lobby Hours:

Monday — Friday 9 am to 4 pm

### Drive-through Window Service:

Monday — Thursday 8 am to 5 pm

Friday 8 am to 6 pm,

Saturday 9 am to 12 noon

## Fort Worth:

4312 Town Center Drive

Fort Worth, TX 76115

1-800-256-0779, ext. 140 or ext. 141

FAX 817-927-7057



## Share Rates

Your Board of Directors has declared the following dividend and interest rates for your accounts. The corresponding Annual Percentage Yield also appears. Rates may change at any time after any account is opened. Fees or other conditions could reduce the earnings on any account.

### SHARES: Fourth Quarter, 2009

Av. Daily Balance	RATE	APY*
\$000.00 - \$99.99	0.00%	0.00%
\$100.00 and more	0.10%	0.10%

### MONEY MARKET: Effective 1/1/2010

Av. Daily Balance	RATE	APY*
\$0000.00 - \$1999.99	0.00%	0.00%
\$2000.00 and more	0.50%	0.50%

### IRA/SEP

#### First Quarter, 2010

Av. Daily Balance	RATE	APY*
\$000.00 - \$249.99	0.00%	0.00%
\$250.00 - \$1,999.99	0.90%	0.90%
\$2,000.00 and more	1.25%	1.26%

### COVERDELL EDUCATION ACCOUNTS:

#### (Formerly Education IRA'S)

#### First Quarter, 2010

Av. Daily Balance	RATE	APY*
\$000.00 - \$99.99	0.00%	0.00%
\$100.00 - \$1999.99	0.90%	0.90%
\$2,000 and more	1.25%	1.26%

## Loan Rates

RATES EFFECTIVE 1/1/2010

### NEW/USED VEHICLES: 2005 and Newer

Mos.	APR**
Up to 24	4.49%
25-36	4.99%
37 to 60	5.99%
61 to 72 (\$20,000 or more)	7.99%

### USED VEHICLES (2002, 2003, 2004)

Mos.	Amount	APR**
Up to 48	%Book*	8.24%

\*\* Annual Percentage Rates available to qualified members with approved credit.

### SHARE SECURED LOANS

Mos.	APR**
Flex.	4.75%

### CERTIFICATE SECURED

2.50% above the interest rate paid on the Certificate of Deposit.

### PERSONAL AND VEHICLE LOANS

(2001 and older vehicles and other collateral)

Mos.	APR**
up to 24	12.25%
25 to 36	13.00%
37 to 48	13.25%

### ADDITIONAL SAVINGS

.50% off for automatic payments through TCC CU Checking Account.

.25% off for automatic payments through any financial institution.

Home Equity Loans and Lines of Credit,  
Call for Rates

## Introducing TCC Account Services!

TCC Credit Union announces a new for-profit corporation: TCC ACCOUNT SERVICES. TCC Account Services is a for-profit corporation wholly owned by TCC Credit Union.

The primary purpose of TCC Account Services is to provide tuition collection services to those Catholic Schools that are not using the TCC Credit Union Pre-Paid Tuition Loan program.

A basic collection process designed to appeal to schools currently using out-of-state corporations, TCC Account Services will allow parents and schools to deal with people here in their own community that can provide a personal relationship rather than a faceless corporation.

For more information on this exciting new organization, please contact Robert Lawler at 1-800-256-0779, ext 107 or [rlawler@txcathcu.com](mailto:rlawler@txcathcu.com)

## Come to the Annual Meeting!

TCC Credit Union will hold its Annual Meeting this year on Monday, Feb. 22, 2010, at 6:30 pm. The meeting will be held in the St. Patrick School auditorium, 9643 Ferndale in Dallas, as it has been for several years. Elections to fill board vacancies will be

held and door prizes will be awarded. Any member of TCC Credit Union in good standing is welcome to attend and participate. Members will receive a report on the status of the credit union, results of the previous year, and plans for the future.

Have you been to the TCC CU website lately? Go to [www.tcccu.org](http://www.tcccu.org) to find the 2010 TCC CU holiday schedule, a listing of staff members, information about members of the Board of Directors, current TCC programs, on-line forms, business lending, and much more!

