

## President's Message



### TECHNOLOGY

#### ONE OF THE MOST IMPORTANT LESSONS

I will try to remember from the impact of the challenges our nation has faced over the last year is to not take anything for granted.

Our health, our freedoms and many of the conveniences we have come to enjoy have all been affected in 2020 and 2021.

Thankfully, one necessity that largely has not been compromised by the events of the past year is the safe, sound, and secure delivery of our technology services.

Technology delivery cooperative for credit unions are respected across the country for their ability to deliver safe, secure, and reliable technology to you our member/owners. Through this cooperative our high speed internet technology services can perform to the highest level. We know that performance is a key factor when you decide to do your banking electronically. From applying for a loan, to transferring to and from your account, to paying bills online and the list goes on.

Many of our efforts at TPFCU is to make every day services to you reliable, without any interruption in our technology services.

When storms knock out power, but you have charged your electronic devices, by not taking electricity for granted. You stay connected. I implore you to stay informed and speak up when technology here is not fulfilling your needs.

Your credit union values you and does not take you for granted.

President/CEO



In honor of National Homeownership month, we've teamed up with Member First Mortgage to offer competitive home loans for our members. Members can now take advantage of:

- Government Purchase and Refi Programs: FHA, VA, USDA
- Conventional Loan Programs: Construction, Jumbo, and more!
- Low down payment programs
- Flexible credit programs
- FREE online application
- Competitive rates and closing costs

*Down-home banking. Up-town service™*



Our **NEW Bill Pay** service became **effective April 1, 2021.**

Log into your online banking account now and select “pay bills” to get started.

**TPFCU BLOG** Topics are current, and we know you will enjoy reading them. We appreciate you taking the time to explore our blog stories every month <https://fwtpfcu.org/texas-people-fcu-blog/>. If you have a topic you would like to know about, please feel free to email me, Anthony, at: [anthony@fwtpfcu.org](mailto:anthony@fwtpfcu.org)

**Check Out Our WEBSITE at [www.fwtpfcu.org](http://www.fwtpfcu.org)**

# The \$92,727 Question

Have you consolidated your debt recently?

If the answer is no, you're probably missing out on some serious savings.

## Just how bad is consumer debt?

In 2020, Americans had an average total debt balance of \$92,727.\* This amount of debt can strain your finances, especially if it prevents you from having any emergency savings.

## How did we get to this point?

A single loan is relatively simple and manageable. But many consumers have a mortgage, student loan, car payment, personal loans and multiple credit cards—all at once. While having various loans isn't necessarily bad, it's more challenging to ensure you are getting the best rates and terms on all your debt.

\*<https://www.experian.com/blogs/ask-experian/consumer-credit-review/>

## Ready to improve your situation?

First, empower yourself with information. Start by gathering all your loan details through online or paper statements. Then, use our free Calculators to determine where you might be able to save on interest payments.

## We can help

Enter your current loans and interest rates to see if TPFUCU can help you save money by consolidating or refinancing your loans.

[Calculators – Texas People Federal Credit Union \(fwtpfcu.org\)](#)

## Does it really help?

It most certainly does! Take the first step to reduce personal debt by scheduling a virtual or in-person appointment with one of our qualified loan staff.



Up to 2% APR off your rate when you refinance your loan



- Easy Online Application
- \$100 Gas Card when you refinance your Auto Loan



HELP OUR FAMILY GROW

## EARN UP TO

**\$250\*** When you refer a new member!

Your friends and family are eligible to join.

You'll earn \$25 when EACH referred member joins the Credit Union. Refer up to 10 eligible members to earn as much as \$250!

Help ALL your friends and family experience the money-saving benefits that Texas People has to offer! Thank you for your membership.

\*Certain restrictions apply. A \$25 referral is paid to the current member when the referred member joins the Credit Union. \$25 is paid to the referred member when they join and open a Checking Account at Texas People Federal Credit Union with a Debit Card and complete a minimum of 10 debit transactions within the first 30 days of opening the account. Both members will earn an additional \$25 when they sign up for online banking and e-statements.

## Gas is going up, but our rates are going down!

Refinance your auto loan with Texas People Federal Credit Union from another lender and we can help lower your interest rate, saving you money or decrease your monthly pay off balance.

Apply online today!

<https://txpeople.wufoo.com/forms/m1cs1hkr1yqr4js/>

### Board of Directors

Chairwoman – Michelle Scott

Vice-Chairman – Robert Mort

Secretary – Larry Turner

Treasurer- Richard Harrell

Member – Charles “Rudy” Smith

### Supervisory Committee

Chairman – Barbara Brauss

Member – Dale Turner

Member – Pat Wood

Member – O.W. “Smokey” Cleveland

Advisor – Larry Turner

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