

President's Message: **Mobile App**



Somehow it is already ten months into 2021! Fall has made its official arrival and winter is not far behind, it feels like things are getting back to normal. After the past year, I have a feeling many of us have been getting out of our houses to enjoy the wonderful fresh air. As you continue to travel, I would like to remind you that TPFCU is ready to go with you. Quite literally, you can utilize your TPFCU membership from anywhere you are and from any-time. Not only does our **Mobile app** allow you manage your accounts from the palm of your hand. With our app, you'll be able to:

- ◆ View accounts and loan balances
- ◆ View account transactions
- ◆ Transfer money
- ◆ Pay loan balances
- ◆ View instant balances
- ◆ And more!

It is fast and simple. A perfect combination!

We understand that this time of year goes by in the blink of any eye which is one of the reasons investing in high quality technology is an important focus for TPFCU. We want to provide you with enhancements that save you time so that you can spend more of it with your loved ones. We are able to do this because of your loyalty and support – it allows us the ability to meet your changing needs.

Have a great rest of the year and be safe. We look forward to continuing to help you achieve your financial goals!

President/CEO

Can your home equity work for you?

If you're looking for a large sum of money to use for home improvement project,



consider tapping into your home's equity. One great way to do this is by opening a Home Equity Loan. Let's take a closer look and see why they can be an excellent option for cash-strapped homeowners in today's financial climate.

Texas People FCU is excited to introduce our new Home Equity Loans. If you're looking for affordable

Home Equity Loan Continued from page 2

HELP OUR FAMILY GROW

EARN UP TO \$250 when you refer a new member! Your friends and family are eligible to refer and join.

TEXAS PEOPLE
FEDERAL CREDIT UNION

Refer friends and family to join the Credit Union and get paid up to \$250!*

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

You'll earn \$25 when the new members joins the Credit Union, opens a Checking Account, and completes at least 10 transactions.

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

Questions? [Contact us.](#)

financing, we have the answer. At Texas People FCU, we can help you borrow some of the equity you've established in your home. With that collateral, take advantage of our competitive low rates and budget-friendly repayment terms to remodel your home, help pay for school expenses, consolidate your debt or even take a family vacation! You choose how you will use the fund, our new home equity loan might be able to help you. Apply on-line now at fwtpfcu.org/home-equity-loans.



Please join us Saturday, October 23, 2021 from 11 to 2 p.m. at TPFCU to celebrate the spirit of global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. To show our appreciation for you, our member, TPFCU will celebrate with food, games, and prizes. Be sure to come by the branch. It's your day.

This will be the 73rd global credit union family celebration!



Texas People FCU Newsletter

Help Texas People FCU go green. We have uploaded our newsletters online. Now keep track of all the latest news and information by visiting on the link <https://fwtpfcu.org/newsletter/>.

EASY STEPS TO PREVENT FRAUD



It can be overwhelming to keep up with all the fraud scams out there. The best tactic may be prevention. TPFCU recommends these three ways to help protect your identity.

- Freeze your and your minor children's credit. It's easy, convenient and free. This is the best way to prevent someone from opening credit in your name. You can still use any credit cards you may have and it doesn't impact your credit score. Visit ftc.gov and search "credit freeze" to get started.
- Review your credit annually. Checking your credit file once per year is an easy and free way to make sure that fraudsters aren't using your information. The only company that offers this service entirely free is annualcreditreport.com. Set up alerts for all of your financial accounts, credit cards, online banking, or any place that has your personal financial information stored. The sooner you identify an issue, the easier it is to stop it and fix it.



Reasons Why Your Teen Should Have a Checking Account Now.

There is a hard way and an easy way for your teen to learn about money. The hard way involves slapping a debit card into their hands on freshman orientation day. Welcome to adulthood, kid. No pressure and no supervision. This schooling by way from your children is of hard knocks can be effective, but it's often messy and can involve a parental rescue or two.

An easier way is to look at money management as a key life skill and teach it like you would cooking or laundry. There are lessons to be learned about things like bank accounts, credit cards interest, credit scores and deferred gratification before adulthood.

A simple place to start is by opening a checking account for your teen long before you drop them off at college.

Encourage good habits, and knowledge can only help your teen early on.