

## President's Message



Dear Member/Owner,

Your feedback is very important to me. I value the members of TPCU and consistently look for opportunities to improve our products, services and overall member experience. In saying that, I like everyone else, think convenience is a key ingredient to positive experiences, and today's consumer demands the utmost convenience from all their service provider's.

With this expectation in-mind, here are some recent examples where we increased and made banking and access to information easier for Member/Owners:

Member/Owner Newsletters—goes green. We have uploaded our newsletters online, no more paper copies.

EZ Car Finder—giving you a seamless car buying experience & save money.

Our New Home Equity Loans—an excellent option.

Drive-Thru Services—We have expanded our drive-thru capabilities to allow for almost every transaction.

Online/ATM Access or Mobile App—Download our NEW Mobile App and access all your accounts from the palm of your hand. You can access your funds at all CO-OP ATMs & Shared Branches by going to <https://coopcreditunions.org/locator>.

Best Regards,  
President/CEO

**Save  
of the  
Date**

**Annual Meeting  
March 21, 2022**

**Artes de LaRosa Cultural Center  
for the Arts  
6 p.m.**

## EZ CAR FINDER



**Find your next car with EZ Car Finder & Finance With Texas People to save you money**

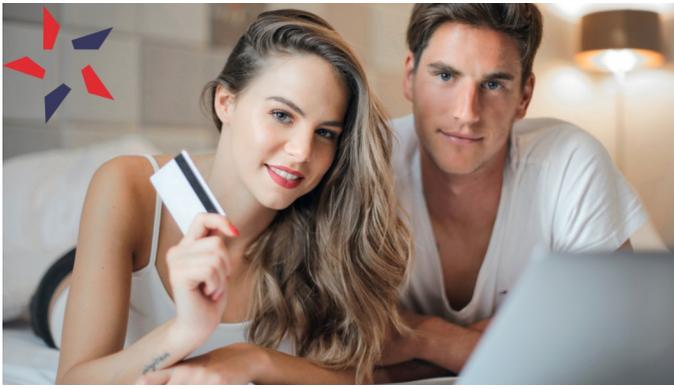
**Have a seamless car buying experience & save money on important decisions like buying a car.**

- You can take a Virtual Test Drive from the comfort of your home.
- View our rates and apply for a loan today!
- The Price Curve tool will tell you if each listing is fairly priced.
- The Find Better Price tool will search for a better deal on similar vehicles.
- Free CARFAX™ reports are available for many vehicles.
- This site prevents 3rd-party cookies and ads — your privacy is important to us.
- All auto loan members receive a free myEZ Car Care Membership to save you money on auto service and travel.
- And even more auto research tools are available! See full list.
- Need GAP for your vehicle? For only \$550.00, we have you covered
- Credit life and disability limits are \$50,000 max. Max term 120 months on CL and 84 months on CD
- Over 100% Financing Available or Flexible financing

This site is provided as a research tool for our members' convenience. However, the vehicle listings are provided by dealers in our network, not by the credit union, and the credit union cannot guarantee the accuracy of the listing description and price or the quality and safety of any vehicle. Please work with the dealer providing the each listing to answer any specific questions about that vehicle.

### Member Newsletters—GOES GREEN!

Stay in the loop & help Texas People FCU go green. We have uploaded our newsletters online. Now keep track of all the latest newsletter by clicking on the links below to open each newsletter up <https://fwtpfcu.org/news-events/>



## Why carry **Texas People MasterCard** ?

### How Old-Style Buy Now, Pay Later Became Trendy 'BNPL'

Millennials and Gen Zers have an addictive new way to buying stuff that would look familiar to their great-grandparents. "Buy now, pay later" is a type of consumer credit that really got going in the 19th century when Singer sewing machines were sold for a "dollar down, dollar a week." But the modern fintech twist in 'BNPL' is that it's aimed at people making impulse purchases of fashion or jewelry or electronics rather than sofas or refrigerators. It's delivered through apps that are wildly popular. We all love to shop online from our laptops.

### What's the worry?

That this 'BNPL' is a form of irresponsible lending. More and more regulator's are worried that painless borrowing is a "gamification" of shopping similar to Robinhood Markets Inc.'s stock trading app, creating a sense that spending isn't real. Consumers could and are loading up on debt using different apps and then overdrawing their credit union account or take on credit card debit to service their BNPL accounts. The possibility that BNPL leads people into a chain of borrowing every where. The Securities and Investment Commission found that, over a year, 15% of BNPL users had to take another loan to make their payments, and 1 in 5 cut back on buying essentials (food, gas, rent). California has started fining unlicensed lenders, other states are following. But bottom-line we want you are member/owners safe, and knowing what you have purchased and for how much, with no-added-costs tacked on.

Whether you're at home or away, carry our card for everyday purchases at stores, online, and even places that don't accept cash or checks like hotels. Your Texas People MasterCard gives you the freedom need. Our card also offers:

- Zero Fraud Liability
- ID Theft Protection
- No Annual Fee
- Earn Rewards with Dreampoints
- Convenient, Online Card Management
- And more!

## 2022 Branch Holidays and Closures

Monday, Jan. 17 – Martin Luther King Jr. Day

Monday, Feb. 21 – Presidents Day

Friday, April 15 – Good Friday

Monday, May 30 – Memorial Day

Monday, July 4 – Independence Day

Monday, Sept. 5 – Labor Day

Monday, Oct. 10 – Columbus Day

Friday, Nov. 11 – Veteran's Day

Thursday, Nov. 24 – Thanksgiving

Friday, Nov. 25 – Thanksgiving (Extended Holiday)

## Online/ATM Access or Mobile App

Go to [www.fwtpfcu.org/convenience](http://www.fwtpfcu.org/convenience) for access to your account through ONLINE BANKING and BILL PAY.

You can also download our NEW Mobile App and access all your accounts from the palm of your hand.

You can access your funds at all **CO-OP ATMS & SHARED BRANCHES** by going to <https://co-opcreditunions.org/locator/>



HELP OUR FAMILY GROW

EARN UP TO \$250

when you refer a new members! 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.](#)

## Texas People FCU

### College Scholarship Program

Apply for one of three \$1,000 scholarships

Deadline for applying is February 21, 2022

For more information and application go to:

[fwtpfcu.org/scholarship](http://fwtpfcu.org/scholarship)