eSignal

TEXAS PEOPLE FEDERAL CREDIT UNION

2022

PRESIDENT MESSAGE:

Prior to the pandemic, TPFCU was an $24.3 million credit union. Today, we are a strong $27.5 million in assets credit union. How did that kind of growth happen during such a turbulent time? Well, growth doesn't just happen. It is a direct result of many of you recommending us to others. It's really that simple, and we want to thank you for your continued trust and loyalty.

You are the reason we come to work. It is our privilege to help guide you to define and achieve your financial dreams. No matter what the local, national or even global conditions might be, we remain committed to providing exceptional financial services that offer the security you and your family need.

In saying that as we go forward, I want you to be aware of the fact that "discounts on new cars may be a thing of the past as the auto industry seeks to lock in higher prices resulting from pandemic-induced production cuts.

Tighter inventories allow automakers and dealers to obtain higher profits by selling at or above sticker prices, and the absence of discounts will persist even as vehicle production ramps up in the second half of 2022, said the chief executive officer of AutoNation." In reading this we want to help you navigate a car purchase. Our EZ Car Finder & Finance with Texas People will help save you money

We want you to have a seamless car buying experience & help you save money on important decisions like buying a car or any other items you want to purchase.
We strive to get the best products and service to make your life easier, please check out EZ Car Finder on our website: EZ Car Finder – Texas People Federal Credit Union (fwtpfcu.org)

Best Regards,
President/
CEO

Newsletters

Texas People Federal Credit Union has gone 100% digital.

Stay up-to-date on the latest news and information year-round through our electronic newsletter. To receive the latest news and updates via secure email going forward please click on:. "Contact Us" to register.

We strive to keep you in the mix, because you are a important member/owner and your opinions and questions help us to serve your financial needs.

CELEBRATE EVEN MORE WITH REWARDS

With TPFCU's Visa Rewards Credit Card, you earn points with every purchase—from groceries to fuel, and entertainment to utilities. And unlike other rewards programs, it's easy to redeem your points.

Simply register for an account on the rewards site Jan 1—March 31, 2022 and earn 500 bonus points.

Debit or Credit?

Avoid Fees caused by Holds on Your Account at the Gas Pump

Always select :credit: at the gas pump to prevent unnecessary holds on your checking account, When you use your debit card at the gas pump and select: "debit" when prompted on the screen, gas stations electronically request funds to be set aside to cover the purchase.

Since oil companies don't know how much fuel you're going to purchase, it's typical for $50, $100, or more to be placed on hold to cover the purchase. This hold results in temporarily frozen funds until the gas station updates your financial institution with the actual amount of money used, which may take days. In the meantime, the funds are unavailable, which lead to overdraft.

You can avoid this potential issue by selecting "credit" rather than "debit". Selecting "credit" when using your debit card will avoid temporary holds on the funds in your checking account.

Artes*de La*Rosa
Cultural Center
for the Arts
1440 N Main St.
Fort Worth, TX

7 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 my EZ 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 $595.00, 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.

EZ Car Finder

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LIFE EVENTS

Life is full of exciting events that can throw us financial curveballs. That's why it's important to have a plan so that you can enjoy those big moments without stress. Use one of these loan types to learn how best your life events can be handled financial. With taking a. . .

Personal Loans
Loans provide you with money you might not currently have for large purchases, and let you pay back the money over a stated period of time. Many loan types are available, such as home loans, car loans, and student loans. Loans are either secured or unsecured.

Secured Loans
With secured loans, your property is used as collateral. If you cannot repay the loan, the lender may take your collateral to get its money back. Common secured loans are mortgages, home equity loans, and installment loans.

Unsecured Loans
Unsecured loans do not use property as collateral. Lenders consider these to be riskier than secured loans, so they charge a higher rate of interest for them. Two common unsecured loans are credit cards and student loans.

No matter what kind of loan you need TPFCU is here to help you in anyway, you are a member/owner of this credit union, let us work for you.

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EQUAL HOUSING LENDER

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