

## PRESIDENT MESSAGE:



### Get Involved

#### Confirm Your Current Contact Information

Have you recently moved or changed your phone number or email address? It's a good idea to make sure that your contact information on file with TPCU is always up-to-date. We must have your current mailing address to send new, or replacement, debit and credit cards, federal tax documents, account statements or letters about your account that require your attention. It's also very important that we have record of your best phone number and email address so we can quickly contact you if there's a problem with your account, such as alerting you to possible fraudulent activity.

Did you get married, have a child or make another life change this year? Now is also a good time to update your [Payable on Death beneficiaries](#) on your accounts. By assigning beneficiaries, should the unthinkable happen, your loved ones will have clear direction on how you would like your finances distributed.

Thank you in advance for getting involved.

Best Regards, and Thank you  
President/CEO

### My Rewards Plus Debit Card



My Rewards Plus is a simple, easy to use program that rewards you with points each time you use your my rewards Plus Debit Card. From groceries to utility bills, your everyday purchases will really pay off.

#### Earn Bonus Points

Shop over 9,000 merchants at our network and be rewarded even more. Earn bonus points on all purchases using your rewards card.

- Earn 1 point of every \$3 spent with your debit card.

Enjoy these great features. An extensive rewards catalog with popular brands, top merchants, event tickets and more.

Our card also offers:

Convenient online travel reservation.

And much more! Our Card also offers:

- ⇒ Zero Fraud Liability
- ⇒ ID Theft Protection
- ⇒ Earn Rewards with My Rewards Plus—[Click Here for More Information](#)

[CLICK TO VIEW YOUR DREAMPOINTS](#)

## Buying a home doesn't have to be complicated.



Interested in buying a home or curious about the home buying process? **This seminar is for you!** Come learn what it takes to buy your perfect place, including:

- ◇ How to get pre-approved for a mortgage and search for a home.
- ◇ How your credit score and history may affect you.
- ◇ Types of Loan Products.
- ◇ Overcoming the Challenges of a Seller's Market.
- ◇ Benefits of Home Ownership and a Texas People FCU Home Loan.

ATTEND THE:  
Texas People Home Buying Seminar,  
Wednesday, September 21st, 2022  
6-7PM CST

REGISTER AT: [https://us02web.zoom.us/webinar/register/WN\\_kGcqCYg5Rcyz9vInW23H6A](https://us02web.zoom.us/webinar/register/WN_kGcqCYg5Rcyz9vInW23H6A)



# Make Your Budget Go Further With Credit Card Rewards

Many of us know how credit card spending can lead to debt. However, it doesn't have to—over time, responsible use of your card can boost your credit score and provide a little more wiggle room in your budget.

We'll help break down how this works by using your rewards to offset the cost of things like fuel, dining, clothes and entertainment. Follow these four steps to boost your credit card rewards while avoiding debt.

## Step one: Stick to your budget

Track your transactions and use your card only for planned purchases that fit within your budget. It's also important to keep your card balance under 30% for your total credit limit to protect your credit score.

## Step two: Use your rewards card for everyday spending

Since you have to buy things like gas, groceries and subscription services, you should earn points while you're doing it. You'll be surprised how quickly the points add up! Keep in mind, some online bill payment platforms will charge a small fee to use a credit card. Add in these costs to fully assess the value of your rewards points against these transactions.

**Step three:** TPFCU has low fixed rate on our rewards card of 9.90%\*APR (Annual Percentage Rate), and NO ANNUAL FEE.

## EARN DOUBLE POINTS ON ALL GAS PURCHASED ON YOUR DEBIT CARD AND CREDIT CARD!

The expiration date for the double gas promo is September 30th, 2022.

## TPFCU's Back-to-School Loan 2022



**Borrow Up to \$2,500 at Rates as low as 4.99% APR**

Max term 15 months.

Loan dates August 1–September 30th, 2022

SCAM PREVENTION (GENERAL PREVENTION AND SPOOF CALLS)

## You Can't Always Put a Face to Fraud But you can put a stop to

Identity theft is one of the fastest-growing crimes in the country. And here at TPFCU, we are doing all we can to help protect you.

### Consider our expert tips on keeping your personal information safe:

- Avoid suspicious emails or telephone calls. When a caller claims to represent Star One, your credit card company or another organization, hang up and call the company's official number. Remember, don't trust the caller ID! Scammers can spoof phone numbers, making it appear the call is originating from the company or organization they're claiming to represent.
- Click carefully. Don't open unsolicited emails or click on links within them.
- Keep up to date. Install the latest updates for your operating system, antivirus software and web browser.
- Use strong passwords. Each of your passwords should be unique and include symbols, numbers and uppercase and lowercase letters.
- Be aware of phishing scams or online gimmicks. Don't give in to spam or pop-up "perfect trip" giveaways or "you've just won" sweepstakes. If they ask you for your personal information, they are likely scams

Keep these tips in mind when managing your private information. At TPFCU, we want you to stay safe and secure! If you have questions about any of the preceding tips or require assistance, give us a call at 817-731-2756

## Keep Saving!

The best way to protect you and your family is to always have a small stockpile of accessible dollars. With inflation, it may be hard to save. In that case, the best advice I can give is to not draw down too much. Wait as long as possible to spend those resources—you never know what's around the corner. If the past couple of years have already taken a toll on your savings, keep building it back up—every contribution counts

### WHAT IS THE SecureLOCK App?

In addition to our mobile app, our SecureLOCK App grants our members peace of mind with controlled spending, instant alerts, and more to help with managing your accounts.

Check it out!

