TEXAS PEOPLE FEDERAL CREDIT UNION

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Branch Closures

Monday, February 17th – Presidents Day

Friday, April 18th – Good Friday

Monday, May 26th – Memorial Day

Thursday, June 19th – Juneteenth

Friday, July 4th – Independence Day

Dear Members,

Big changes are coming March 3rd, 2025, at TEXAS PEOPLE FCU! We will be upgrading our core banking system to bring you the best service and latest secure technology. The upgrade will take place between Friday, February 28, 2025, and Monday, March 3, 2025.

What is being upgraded? Our core processor is being upgraded. This is the computer software and hardware we use to process transactions and maintain your deposits and loans. It also supports services such as Debit & Credit Cards, Money Transfers, and Bill Payments. We will also be migrating to a **NEW** Online and Mobile Banking platform.

What can you expect? During the upgrade process, our Online and Mobile Banking, and BillPay system will be offline for installation and training. If you use Online Banking, you will be logging into a **NEW** platform with your **SAME USERNAME** and will be prompted to **CREATE A NEW PASSWORD** on March 3, 2025. We will provide detailed instructions closer to the date. We will keep you informed throughout the entire process via email, Online Banking, lobby notices and regular updates on the Texas People FCU website at www.fwtpfcu.org.

	Friday February 28, 2025	Saturday March 1, 2025	Sunday March 2, 2025	Monday March 3, 2025
Branch & Drive Thru	Open as Normal	**Closed**	**Closed**	**New Open at 9:00AM CST**
Phone Hours	Open as Normal	Offline	Offline	**New Open at 9:00AM CST**
Online Banking	Available until 5pm	Offline	Offline	**New Login Available at 9:00AM CST**
Mobile Banking	Available until 5pm	Offline	Offline	**New App Available at 9:00AM CST**
Online Bill Pay	Available until 5pm	Offline	Offline	**New Online BillPay at 9:00AM CST**
Website	Available	Available	Available	Available

*See reverse side of this letter for ways to prepare for our upgrade on March 3, 2025.

Most importantly do we have your most current Physical Address, Phone Number, Email Address, and Beneficiary contact information? If anything has changed, please call us, 817-731-2756, so we can update your member information.

VOLUNTEERS NEEDED!

We are seeking nominations for our
Board of Directors And Supervisory Committee

If interested and would like more information, please contact us via email www.fwtpfcu.org or telephone 817-731-2756.

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**How Can I Prepare for the Upgrade?

HERE ARE A FEW STEPS YOU CAN TAKE TO PREPARE FOR THE UPGRADE AND TRANSITION OF YOUR ACCOUNT INFORMATION:

1. **Enroll in eStatements and Online Banking Before February 1, 2025**
   To minimize any interruptions in your services and to have uninterrupted access to your account balances and transactions during the upgrade, we strongly encourage all members to **enroll in eStatements and Online Banking before February 1, 2025**. We will transfer all account information to the **NEW** Online Banking platform. By doing so, you'll be able to view your account information, check balances, and manage transactions directly from our upgraded platform without any delays.

2. **Stay Informed**
   Keep an eye on your email, our website, and social media channels for important updates about the **NEW** upgrade. We'll be sharing detailed information, timelines, and instructions on what to expect, so you're never in the dark.

3. **Update My Contact Information**
   Ensure that we have your most up-to-date contact details, such as your phone number and email address. This will help us reach you with important notifications about the upgrade, including any action items or changes to access methods.

4. **Review of All My Online Banking Accounts**
   Familiarize yourself with your current Online Banking platform. Take note of any routine tasks you currently perform, such as bill payments, transfers, or setting up alerts. Once the upgrade is completed, you'll have **NEW** features and enhanced tools, and being familiar with the old system will make it easier to navigate after the upgrade.

5. **Set Up Any Recurring Payments**
   If you have recurring payments set up through our bill pay system, now is a great time to review them. Consider making a list of your most important bill payments to ensure continuity.

6. **Download the NEW Mobile Banking App (this will become available closer to March 3, 2025**
   Watch for the announcements of when you can download our **NEW** mobile Banking app from your device's app store. The upgraded mobile Banking experience will be smoother, faster, and easier to use, so it's important to download it as soon as it becomes available.

7. **Prepare for Brief Downtime**
   During the upgrade process, there may be brief periods of downtime for both Online and Mobile Banking services. We will provide advanced notice of any planned outages so that you can plan and make sure all your important transactions are handled beforehand.

8. **Ask Us Questions**
   Our support team is available to assist you with any questions or concerns you might have about the upcoming upgrade. Don't hesitate to reach out to us, 817-731-2756 or by email at info@fwtpfcu.org, if you need more information or help with preparing for the new system.

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CARRY OUR CARD FOR EVERYDAY PURCHASES

Your Texas People MasterCard offers your Rewards points and more!

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Home Equity Loans

We're excited to offer Home Equity Loans. If you're looking for affordable 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

How Does A Home Equity Loan Work?

Home equity loans allow homeowners to borrow against the equity in their home. The loan amount is based on the difference between the home's current market value and homeowner's mortgage balance due. Once you know the market value of your home, you can than subtract the amount you still own on your mortgage which will give you the home equity.

APPLY NOW GET RATE QUOTE

2024 College Scholarship Program

Scholarship is now open as of November 1st– Last Day to submit January 31st 2025

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The Banzai Courses use real-life scenarios to demonstrate the power of good financial planning. For kids, teens, and young adults, these courses teach basic and advanced financial concepts.

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