



## “Phishing, Fishing” No Matter How You Spell It, Don’t Take The Bait!

We’ve talked about this before, but it’s an ongoing and ever increasing problem in society today. The emails that are sent with only one goal in mind: Getting your financial information.

There are several terms used: identity theft, phishing, pharming, etc. They all come back to one thing: Your financial privacy. Internet crooks have become more and more sophisticated in the ways they try to fool people into thinking the email they’ve received is really from a legitimate source. Many times these fake emails are easy to spot – obvious mistakes in spelling and grammar, but sometimes they really look like the real thing.

How do you know what’s real and what isn’t? For one thing, be very leery of replying to anyone asking you to put in any kind of personal information such as credit or debit card numbers, PIN or passwords, social security numbers, etc. Who ever is emailing you should already know that information if they are the real deal.

Recently, there have been emails sent out representing themselves as government organizations – the FTC and NCUA. NCUA is the National Credit Union Administration and is the government agency that insures most credit union deposits.

Recently an email has gone out that purports to be from NCUA and asks people to click on a link and “activate” their account by entering their social security number and credit/debit card PIN number. What you don’t see is the hidden link that points to a private server, probably located somewhere in Europe or Africa. Of course, one immediate tip off might be in the “from” line where it says the email is from NCUA @yahoo.com. You think a government agency really uses email through Yahoo?

What can you do about all this? Well, here are a few tips. For one thing, don’t open the attachments! And don’t ever give anyone private financial or personal information just because they asked for it, no matter who you think they are. And just so you know, no personnel from the credit union nor any board member will ever send unsolicited communications to our membership asking for personal or financial information. Any mass communications to our members will be done via the credit union newsletter sent with quarterly statements, messages on those statements, or in writing on official TCC Credit Union letterhead, personally signed or au-

thorized by a credit union officer. One exception to this policy is communication from approved TCC Credit Union vendors, none of whom will ever make unsolicited requests for personal or financial information.

Another thing you can do is visit our website: [www.tccu.com](http://www.tccu.com) and check out the information we provide on how to combat identity theft and other types of fraud. There are two links on our home page on the right side: One labeled “Identity Theft-Info You Need to Know” links you to the Identity Theft website of the FTC (Yes, the real FTC!). The other one is sponsored by Liberty Check Printers and gives a wealth of information about identity theft, credit card fraud, internet scams and other ways people may try to get your money, your information, or both.

Bottom line: Don’t go for the bait! Regardless of how much they tell you that you’ve won, don’t give them your financial information to “secure” your winnings! Don’t get hooked! Once you’ve given them your personal information, your entire financial future could be in jeopardy and take years to repair. Be the “big one that got away”!

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### Did You Know???

- TCC CU has free checking accounts?
- Because of our affiliation with ALLPOINT ATM NETWORK, you can make free cash withdrawals at any one of 32,000 ATMs across the nation?
- We have loan rates for new and used vehicles as low as 5.99% APR? Compare our loan rates with other financial institutions by looking each Monday in the Business sections of the Dallas Morning News or Fort Worth Star-Telegram. They show other financial institutions in the metroplex and the rates they charge. We’re really hard to beat!!
- We work with 27 schools that use pre-paid tuition by providing loans for tuition for parents!
- We provide armored car service to 15 different churches and schools that use our free checking accounts for their primary operating accounts!
- You can get more information on any of these programs or others by just calling us, emailing us, or coming by in person!

Sizzling Summertime

#### INSIDE:

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to be  
Enterprising



Rates as low as **5.99% APR!**



**SIZZLING** Summer USED AUTO Sales Event

Hurry, these prices are only good July 1 - 31, 2007!



**\$12,299<sup>1</sup>**

'07 Chrysler PT Cruiser  
13,000 - 22,000 miles



**\$18,999<sup>1</sup>**

'07 Dodge Charger SE  
13,000 - 22,000 miles



Get A **\$100 Gas Card!**<sup>2</sup>

Upon used vehicle purchase from Enterprise Car Sales.



Enterprise Car Sales -  
Arlington  
1112 E. Division St.  
(817) 459-2788



Enterprise Car Sales -  
Plano  
605 Coit Rd.  
(972) 943-0015

Prices valid 7/1/07 through 7/31/07 and do not include tax, title, tags, document processing fees of \$149 or less, governmental fees, any emissions testing charges, and any finance charges (if applicable). Pictures are representative of vehicles available. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. APR = Annual Percentage Rate. Rates as low as 5.99%. Rates may vary depending upon credit worthiness. For VIN or stock number, see enterprisecarsales.com or visit each participating Enterprise Car Sales location. \*\$100 gas card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased from 7/1/07 - 7/31/07 and financed through Texas Catholic Community Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with any other offers. Not valid on previous purchases. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of the Enterprise Rent-A-Car Company. All other trademarks are the property of their respective owners. ©2007 Enterprise Rent-A-Car Company.

Preview the red-hot selection of late-model used vehicles at [cuautodeals.com](http://cuautodeals.com).

## Red Hot Combination: Twenty-Seven Great Schools And One Great Credit Union!

It's that time of year again that TCC Credit Union goes into high gear with tuition loans. With schools from Sacred Heart in Muenster to St. John in Ennis, and everywhere in between, about 3,000 parents are submitting loan papers for the 2007-2008 tuition.

The vast majority of loans are set up and booked in May, June, and July, with June being the biggest month of all since most schools have a 10 month payback of July through April.

If you are getting a tuition loan from TCC CU, and you haven't received any paperwork yet on

your loan, call us or your school today. If you think your first payment is due in July and you haven't received anything regarding your loan, you may not have finished all the required forms. If that's the case, you might not have a loan yet and so may wind up with a shorter time to repay.

Also, if you have had loans in the past and did automatic payments of some sort, remember automatic payments need to be re-activated each year.

So, if you received payment coupons, that means we didn't know you wanted to have your

payments drafted automatically via draft from your account. Call us today to set that up and to get your interest rate discount.

We are working on revising some of our lending forms for next year to make it easier to indicate how you want to pay your loan.

But, for now, if you're expecting some loan paperwork and haven't received anything, now's the time to call!

## Convert Your Home's Equity Into Cash For Home Improvements

Want to save money? Refinancing your existing mortgage can do just that! There are many reasons to refinance your current home loan.

By simply filling out a loan application, you may be able to lower your monthly mortgage payment or convert equity into cash for home improvements, debt consolidation, or for personal use. In addition, refinancing may stabilize your monthly payments by converting your loan from an adjustable to a fixed-rate mortgage.

Refinancing your home does not have to be confusing or intimidating. With affordable interest rates, flexible loan programs, and fast, courteous service, Fieldstone can help you achieve more!

Transform your house into the home of your dreams. Fieldstone Mortgage Company has financing options to help you make it happen.

Here are just a few home improvement projects you could perform:

- Replace air conditioning unit
- Build a garage, deck or patio
- Purchase a hot tub or pool
- Add a room, level of bay window
- Replace carpet
- Add new paint, brick or stucco
- Improve landscaping and sprinkler systems
- Construct a fence or shed

If you are thinking about refinancing, call Fieldstone first at 866-900-3622 for a no-cost evaluation of your mortgage options. In addition, close a loan with Fieldstone's Affinity Lending Office by Sept. 30, 2007 and receive \$400 off your closing costs!\*

Call 866-900-3622 today for information!

\*Loan must fund by September 30, 2007 in order to receive this offer. Mention this offer at time of application. Special cannot be combined with any other offers. Offer void where prohibited. This offer is contingent upon receiving a valid first lien on an owner-occupied, one-to-four family residence or condominium, excluding all mobile homes or co-ops. Minimum and maximum property values may apply. Loan approval subject to verification of acceptable income and credit and underwriting approval. A property appraisal is required. Rates and terms may vary, and restrictions may apply. Fieldstone Mortgage Company, has corporate offices at 11000 Broken Land Parkway, Ste 600, Columbia, MD 21044; AZ Mortgage Banker, #BK-0902300; Licensed by the Dept. of Corporations under the CA Residential Mortgage Lending Act; Georgia Residential Mortgage Licensee, #11445; Illinois Residential Mortgage Licensee, #MB.0004577; MA Mortgage Lender Licensee, #MC1066, MC4068, MC3068, MC3586; Mississippi Registered Mortgage Company; Licensed by the NV Mortgage Lending Division at 8879 W Flamingo Rd., Ste 201, Las Vegas, NV, 89147, (702) 362-4411; Licensed by the NJ Department of Banking and Insurance; Licensed First Mortgage Banker and licensed pursuant to the Secondary Mortgage Loan Act by the PA Dept. of Banking; RI Licensed Mortgage Lender and a RI Licensed Loan Broker; licensed as a Mortgage Lender by the VA State Corp. Commission, #MLB-392. Fieldstone Mortgage Company, Inc.: AL: Licensed Mortgage Banker - NYS Banking Department; Fieldstone Mortgage Company Corporation: Licensed by the New Hampshire Banking Department, #8476-MB. The information contained in this advertisement is not an offer to enter into a lock-in or commitment agreement under Minnesota law.

## Borrowing for College – Weigh Your Options

Most families when faced with sending their child to college will likely use a little bit of both personal savings and student loans. As difficult as it may seem, taking out student loans may make sense. The cost of going to college is so high these days that it's difficult for families to bear the entire financing obligation.

Should your student need to borrow, they should first consider federally-guaranteed Stafford loans. Stafford loans are the primary federal student loan and can be either subsidized (the government pays the interest while the student is in school) or unsubsidized.

The college or university your student plans to attend will likely have included a line item for this loan in the financial aid award letter. The benefit of the Stafford loan is that it carries a low, fixed interest rate of 6.8%; it offers generous repayment terms and if you file your Free Application for Federal Student Aid (FAFSA) each year, your student will continue to be eligible for these loans each year. The loan amounts vary depending on your status as an independent or dependent student.

Annual Limits	Stafford Loan Limits	
	Dependent	Independent
Year 1	\$3,500	\$7,500
Year 2	\$4,500	\$8,500
Year 3	\$5,500	\$10,500
Year 4	\$5,500	\$10,500

As a parent, you want the best for your family. If you are considering borrowing money to pay for your student's education, you will want to consider a PLUS loan. A federal Parent Loan for Undergraduate Students (PLUS) carry a low, fixed rate of 8.5%, offer generous repayment terms; repayment on these loans begins 60 days after the final disbursement each year.

Private loans however are not federally-guaranteed and usually carry a higher, variable rate that is tiered based on the borrower's and/or co-borrower's credit profile. Private loans are often taken out by the student with a parent co-signer.

If you or your family is considering borrowing to pay for higher education, remember that paying for that education is an investment that has potential to pay for itself and then some in the future. By using federally-guaranteed loans, you will have the piece of mind in knowing that you are choosing the best options to finance that investment.

While TCC CU doesn't make these loans directly, we can refer you to a great company called College PayWay. Check them out via the Education Resource Center link on the home page of our website: [www.tccu.com](http://www.tccu.com) and see all the features they can offer to more easily navigate the complicated waters of college financing.

To learn more about how you can save an additional 1.3% on your federal loans or to take out a student loan, visit College PayWay at our

[WWW.TCCCU.COM](http://WWW.TCCCU.COM)

10103 Shoreview  
Dallas, TX 75238  
(214) 348-8670 (800) 256-0779  
FAX: (214) 348-8693

**Mailing Address:**

PO Box 38667  
Dallas, TX 75238

**Audio Response:**

(214) 503-1183  
or Toll-free 1-888-237-6607

**Lobby Hours:**

Monday – Friday 9 am to 4 pm

**Drive-through Window Service:**

Monday – Thursday 8 am to 5 pm  
Friday 8 am to 6 pm,  
Saturday 9 am to 12 noon

**Board of Directors:**

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Loan Officers: Roy Adams  
Karen Williams

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Myvan Nguyen, Rosie Rodriguez,  
Patricia Sariñana



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## “Enterprising” Members

### Know Where To Go For The Best Used Cars!

As you can see on page two, Enterprise Car Sales is offering our members some sizzling deals on late model used vehicles.

With our great rates, a \$100 gas card (You don't need that now, do you?!?) and the great Enterprise cars, you can't go wrong. No haggle pricing, a seven day repurchase agreement, a 109 point inspection on every car, and the opportunity to view pictures of every vehicle for sale, more than 120 makes and models of cars, trucks, vans, and SUVs.

To see all these, just go to our website, [www.tcccu.com](http://www.tcccu.com) and click on the Enterprise link at the bottom of the page. You'll get all the info I've just told you about and more!

Don't forget to get pre-approved for your loan before you buy!

## Share Rates

Your Board of Directors has declared the following dividend and interest rates for your accounts. The corresponding Annual Percentage Yield also appears. Rates may change at any time after any account is opened. Fees or other conditions could reduce the earnings on any account.

**SHARES: Second Quarter, 2007**

Av. Daily Balance	RATE	APY*
\$000.00 - \$99.99	0.00%	0.00%
\$100.00 - \$9,999.99	1.00%	1.00%
\$10,000.00 and more	1.30%	1.30%

**MONEY MARKET: Effective 10/1/2006**

Av. Daily Balance	RATE	APY*
\$0000.00 - \$1999.99	0.00%	0.00%
\$2000.00 and more	2.00%	2.02%

Certificates of Deposit — Call for Rates

**IRA/SEP**

**Third Quarter, 2007**

Av. Daily Balance	RATE	APY*
\$000.00 - \$249.99	0.00%	0.00%
\$250.00 - \$1,999.99	1.30%	1.30%
\$2,000.00 and more	1.65%	1.66%

IRA CDs — Call for Rates

\*APY shown is accurate as of the last dividend declaration date.

**COVERDELL EDUCATION ACCOUNTS:**

(formerly Education IRA'S)

**Third Quarter, 2007**

Av. Daily Balance	RATE	APY*
\$000.00 - \$99.99	0.00%	0.00%
\$100.00 - \$1999.99	1.30%	1.30%
\$2,000 and more	1.65%	1.66%

## Loan Rates

**RATES EFFECTIVE 2/8/2007**

**VEHICLES: New**

Mos.	APR**
Up to 60	6.49%
61 to 72 (\$20,000 or more)	8.49%

**USED VEHICLES (2002 and NEWER)**

Mos.	Amount	APR**
Up to 60	Book*	6.49%

**USED VEHICLES (1999, 2000, 2001)**

Mos.	Amount	APR*
Up to 48	Book*	8.74%

\*Refers to NADA book value

Home Equity Loans and Lines of Credit,  
Call for Rates

**SHARE SECURED LOANS**

Mos.	APR**
Flex.	4.75%

**CERTIFICATE SECURED**

2.50% above the interest rate paid on the Certificate of Deposit.

**PERSONAL AND VEHICLE LOANS**

(1998 and older vehicles and other collateral)

Mos.	APR**
24	13.25%
36	14.00%
48	14.25%

**ADDITIONAL SAVINGS**

.50% off for automatic payments through TCC CU Checking Account.

.25% off for automatic payments through any financial institution.

## Happy Holidays

we will be closed on.....

Monday, September 3	Labor Day
Monday, October 8	Columbus Day
Monday, November 12	Veterans Day
Thursday, November 22	Thanksgiving
Friday, November 23	Thanksgiving
Saturday, November 24	Thanksgiving
Monday, December 24*	Christmas Eve
Tuesday, December 25	Christmas Day

\* noon closing

\*\* Annual Percentage Rates available to qualified members with approved credit.