



Put Your Money To Work — Invest In An IRA!

Individual Retirement Accounts (IRA) are a valuable tool in saving for your retirement. TCC CU offers both Traditional and Roth IRA accounts, and you can put your money into certificates of deposit to maximize your earnings.

The main question is: Do you want to save on taxes now or when you retire?

If you want to save on taxes now, choose a Traditional IRA. In many cases, the contributions to a Traditional IRA may be tax deductible. The earnings grow tax-deferred until they are withdrawn. Traditional IRAs make sense if you want a tax deduction now or if you think you'll be in a lower tax bracket when you retire.

If you want to save on taxes when you retire, choose a Roth IRA. Roth IRAs are a good fit if you don't need the tax break now. If flexibility is what you need, consider a Roth IRA. A Roth IRA is a more flexible investment because you can withdraw regular contributions at any time, tax-free and penalty-free for qualified reasons, and you don't have to take mandatory distributions at age 70 1/2 as you do with Traditional IRAs.

Annual Meeting Provides Information, Rewards To Members

TCC Credit Union held its annual membership meeting Feb. 26, 2007. All in attendance received a newly issued George Washington dollar coin, in addition to being eligible for the Discover Card Gift Cards given as door prizes.

The brief but informative session included a report from Chairman of the Board of Directors, Chris Burns, who presented an update on 2006 events and upcoming plans for 2007.

Also on the agenda was the re-election of two board members for three year terms and the election of one new board member, Patti Becnel, replacing Brian Byrwa. Patti hails from Louisiana where she was active in the credit union movement. She brings to TCC CU a background in retail as well as human resources and marketing. Her expertise will provide considerable value to the Board of Directors as they form the overall direction of the credit union for the future.

Whichever you choose: Traditional or Roth, TCC CU will allow you to put your IRA funds into a higher rate certificate of deposit once your balance reaches \$2,000 instead of having to wait for it to be \$5,000 for a regular CD.

Call us today to find out how to start your IRA or how to move your money into a higher rate account. Call Dora Castro Zuany at extension 113, or email Dora at dcastro@txcathcu.com.

Welcome To Our New Schools!!

Well, they aren't "new", but they're new to the TCC Tuition Loan Program. The 2007-2008 school year will see St. Thomas Aquinas and St. Mary of Carmel in Dallas, and Our Mother of Mercy in Fort Worth begin pre-paid tuition.

As parents at many Catholic schools already know, TCC Credit Union is an option for schools that require pre-paid tuition. TCC CU makes low rate, short term loans for parents who don't have all the cash needed to pay full tuition up front. This method of payment relieves administrative burden from school staff in that they don't have to keep track of every parent every month. It also allows the school to receive the entire annual tuition from every student prior to the start of school. This lump sum can then be deposited in interest-bearing accounts, and the school can budget with greater accuracy, knowing they have money in hand to pay expenses. Until the funds are needed, they work for the school (parents) by earning interest, providing an additional income stream.

Again, we welcome the parents of these schools to the TCC CU family. As members of the credit union, they have access to all of our financial products such as low rate auto loans and high rate certificates of deposit, and checking accounts with NO SERVICE CHARGE and MasterMoney Debit cards!

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In Season!

Spring
It On!

Imagine: 32,000
Surcharge-free
ATMs
Just For You!

TCC CU has joined the Allpoint Network of ATMs. That means that you can now choose among 32,000 ATMs nationwide, over 900 right here in the Dallas/Fort Worth area, to get cash with NO SURCHARGE!

Allpoint is the LARGEST ATM NETWORK IN THE NATION. You'll see ads for a large bank advertising the largest "bank-owned" ATM network in the nation, but Allpoint is not bank owned and has several thousand more ATMs in its network than the "largest bank-owned" network. To find the closest one to where you are, go to our website: www.tcccu.com and use the ATM locator on the upper right side of our home page.

Remember, there are now TWO ways you can get cash with no extra charge using your TCC CU debit card: 1) Get additional cash with your point of sale when you purchase something with your debit card, or 2) Go to a SURCHARGE-FREE ALLPOINT NETWORK ATM!

Open your TCC CU checking account today! Remember, with TCC CU, there is no minimum balance and no monthly service charge, you have free internet access to your account and MasterCard debit cards to use at any one of 32,000 surcharge-free ATMs!

Spring Clean Your Finances

Spring cleaning brings to mind visions of donations of old clothing, sparkling windows, and newly straightened drawers. However, when you do your spring cleaning at home, don't forget to conduct an annual cleaning of your finances. After tax season is a great time to look at your expenses and start fresh with new budgeting skills.

Some easy ways to get started include using a calendar to circle the day(s) of the month when money will be coming in and write in the dates when bills are due. You should also select dates to pay your bills each month to ensure that everything will be mailed far enough in advance to avoid any late fees. In addition, you may want to track your spending by writing down all of the cash and debit card expenses you make a month. On many occasions, you find that just by making a few small steps, you can learn a lot about your spending habits and where you may be able to save.

While you are reviewing your expenses, it is important to also evaluate your mortgage to ensure that the current fixed- or adjustable-rate mortgage is still meeting your needs.

Many homeowners have been able to save money and obtain cash-out by refinancing to make improvements around their house or to pay off bills. Fieldstone Mortgage Company, your credit union's mortgage source, will provide you with a FREE consultation regarding your current financial situation. You can discuss ways to clean up your finances by:

- Converting an adjustable-rate mortgage into a stable fixed-rate loan.
- Paying off high interest credit card bills.
- Consolidating all of your debt into one easy payment.
- Tapping into your home's equity to get cash-out.

If you are thinking about purchasing or 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 June 30, 2007 and receive \$500 off your loan processing fees!*

Call 866-900-3622 today for more information!



*Loan must fund by June 30, 2007 in order to receive this offer. Mention this offer at time of application. Special can not 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.

Where College???

Where Is The Money Going To Come From?

TCC can help you with that question and a lot more, with our relationship with the College PayWay® Program. Many parents face a struggle when they consider the cost of tuition, fees, books, living expenses, etc.

To get information on how to pay for college costs, go to our website: TCCCU.COM and click on the Education Resource Center on the right hand of the home page.

You will find a wealth of information about colleges, costs, and payment options. You can compare costs of several colleges at the same time, your student can take

a "mini SAT" exam to find weak spots to work on before the "real deal"! After you've done all that, use the College PayWay® to discover options on how to pay for the costs of the education. From grants to loans, College PayWay® gives you guidance on all your options.

If you have a student in high school, or even junior high now is the time to start thinking about these things. Don't wait and get caught at the last minute. Let TCC Credit Union help smooth the way via the Education Resource Center and College PayWay® at www.tcccu.com!



Spring It On!

Used Auto Sales Event

Hurry, these prices are only good through April 30 2007

Texas Catholic Community Credit Union Members:

Get Rates As Low As

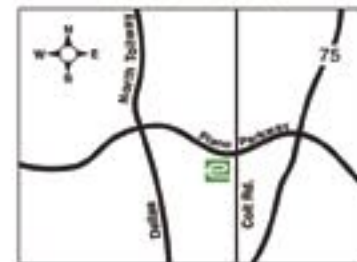
5.99% APR*

Plus, Get A \$100 Gas Card!***

Upon Used Vehicle Purchase.

April 1 – April 30, 2007

605 Coit Road
Plano, TX 75075
972-943-0015



Get Pre-Approved NOW!

or go to

www.cuautodeals.com



1112 E. Division
Arlington, TX 76011
817-794-0075



To preview a great selection of used vehicles log onto cuautodeals.com.

*APR—Annual Percentage Rate. Rates as low as 5.99% for 60 months. 100% Financing available including Tax, Title and License. Financing for qualified Texas Catholic Community Credit Union members. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. **\$100 gas card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased 4/01/07 – 4/30/07 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, eCAR, and "Haggle-free buying. Worry-free ownership." are trademarks of the Enterprise Rent-A-Car Company ©2007 Enterprise Rent-A-Car Company

WWW.TCCCU.COM

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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:

Chairman: Chris W. Burns
Vice Chairman: Robert B. Sweitzer
Treasurer: Charlie Walter
Secretary: Robert Buchheit

Patti Becnel, Bob Bonomi, Warren Davidson,
David C. Haney, Raymond J. Vasinda

Credit Union Officers:

President: Ronald M. Powers
Vice President, Mktg: Robert Lawler
Accounting Mgr: Alicia Anderson
Teller Supervisor: Dora Castro
Loan Officers: Roy Adams
Karen Williams

Staff

Anna Cavnar,
Myvan Nguyen, Rosie Rodriguez,
Patricia Sariñana



Texas Catholic Community • 10103 Shoreview • Dallas, TX 75238

Compare

Our Loan Rates

Before You Buy That New Vehicle!!

Every Monday, each of the major newspapers in Dallas and Fort Worth publish comparative rates among many financial institutions in their respective areas. Check out the average rates for new and used cars. Then look at the TCC CU rates in this newsletter. TCC Credit Union offers auto loan rates as low as 5.99% APR with applicable discounts and approved credit. See how that stacks up against other banks and credit unions in north Texas. You'll see that TCC CU has one of the best deals around when it comes to auto financing. Get a pre-approved loan at TCC CU then go shopping, knowing you've got great financing! And don't forget to check out the Enterprise car sale info in this newsletter to get a line on fantastic car prices on fantastic cars you can finance through TCC CU!! You can view pictures of the Enterprise cars via our website or see them in person at the Enterprise locations, one in Plano, the other in Arlington.

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: First 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

Second 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)

Second 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.

2007
Happy Holidays
we will be closed on....

Friday, April 6* Good Friday
Monday, May 28 Memorial Day
Wednesday, July 4 Independence Day
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.