



TCC Credit Union
TEXAS CATHOLIC COMMUNITY

Third Quarter 2007

TCC
GUIDE

FALL PREVIEW

TCC BREAKING NEWS

After arriving at an agreement with the Fort Worth Diocese, TCC Credit Union has purchased land for a new branch office to be built in Fort Worth. The land is adjacent to the new Immaculate Heart of Mary church. We are in the process now of working with the City of Fort Worth as well as utility companies for plans and permissions. We hope to start actual construction shortly after the beginning of 2008. Keep an eye on these newsletters for further details.

TCC PICKS

Get your checking account with TCC CU and quit paying those high fees! We want to remind you – we have a network of ATMs for you to use that will cost you ABSOLUTELY NOTHING!

With the Allpoint Network of ATMs, you have your choice of almost 600 ATM machines within 50 miles of the TCC office. How do I know that? Simple. You can find out, too. Go to www.tcccu.org and click on the green button on the right that says "FIND A SURCHARGE-FREE ATM!". Put in your zip code to find all the closest ATM machines near you. With these machines, you won't have to pay the outrageous service charges that some banks are charging these days – in some cases as much as \$3 per transaction.

As long as you have the free checking account at TCC CU, you won't have to worry about any of those fees.

When you're talking about monthly service charges and deposit fees, you're not talking to us! Cause we don't have 'em!

When you open a TCC checking account, you put money in – you take money out, by writing checks or using your MasterCard debit card. We don't take it from you for no reason like the banks. Fees here, there, and everywhere – everywhere except TCC CU! Sure, if you do something out of the ordinary like overdraw your account, stop pay on a check, stuff like that, we'll charge you to cover the costs and help you keep afloat, but we won't ding you every month like the big dogs do!

Open a TCC CU checking account as soon as you can! Get a MasterCard debit card, and start saving money by not paying fees!

PS: If you have a loan with TCC CU, a payment automatically transferred every month from your TCC CU checking account gets you an additional .50% off the annual percentage rate on the loan!

TCC DEALS + PROMOS

This time of year, dealers are wanting to clear out their inventory – and that's good news for you! They're willing to deal on the prices. And we have even better news for you:

Interest rates as low as 5.99% APR for new and late model used vehicles and terms up to 60 months!

Another way to smooth your purchase is to call us ahead of time and get your loan pre-approved. That way you can go to the dealer with no doubts about the financing.

If you don't want a new car, we recommend contacting Enterprise Car Sales after you've gotten your pre-approved loan at the credit union. They have low mileage used vehicles that are in excellent shape and have been thoroughly checked out before being put up for sale.

To find the Enterprise location nearest to you or to view detailed pictures of all their available cars, go to our website: www.tcccu.com and click on the Enterprise button at the bottom of the page. If you receive the North Texas Catholic in the Fort Worth Diocese or the Texas Catholic from the Dallas Diocese, check out the pink inserts. The Fort Worth insert was in the September 28th edition and the Dallas insert will be in the edition of October 19th. Both have maps showing the locations and phone numbers of the Enterprise locations.

JOIN THE DISCUSSION

Here's a recap:

- Call TCCCU at 1-800-256-0779 to get pre-approved. Ask for Karen at extension 105 or Roy at extension 106.
- After pre-approval, go to the automobile dealer of your choice or contact Enterprise. Remember you can contact Enterprise directly or view the cars ahead of time at our website.
- Finalize the purchase and drive off and live happily ever after! (Well, we can't guarantee the happily ever after part, but you should be happier because you're driving a really really nice car!)

TCC
GUIDE
INTERNET JUNKIE?
Check out our website
WWW.TCCCU.COM

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

READ MORE

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: Bob Bishop
 Teller Supervisor: Dora Castro
 Loan Officers: Roy Adams
 Karen Williams

Staff

Anna Cavnar, Andrea Gonzalez,
 Myvan Nguyen, Rosie Rodriguez,
 Patricia Sariñana



TCC SPOTLIGHT ON MEMBERSHIP

Each year the membership of TCC Credit Union has the opportunity to elect members of the Board of Directors that guide the direction of the credit union in setting policies and rates. Nominations are now being accepted. Any qualified member of TCC Credit Union may run for a position on the Board by completing a Credit Union Department Director Application.

A member not receiving a nomination from the Nominating Committee may be placed on the ballot by submitting a petition with a minimum of 70 valid signatures of members in good standing. All nominations must be received by no later than 4 pm Monday, January 28, 2008.

The 2008 Annual Meeting of the Membership will be held at St. Patrick Catholic School Auditorium, 9643 Ferndale in Dallas on Monday, February 25, 2008 at 6:30 pm as has been the custom for several years.

Presently, there are three vacancies open for election. Each position has a term of three years. To submit a name for nomination or for more information, write to:

TCC Credit Union
 P.O. Box 38667
 Dallas, TX 75238
 ATTN: Nominating Committee

Or call Ron Powers
 TCC CU President
 214-348-8670, extension 108

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: Third Quarter, 2007

Avg. 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

Avg. 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

Fourth Quarter, 2007

Avg. 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

COVERDELL EDUCATION ACCOUNTS:

(formerly Education IRA'S)

Fourth Quarter, 2007

Avg. 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%

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

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

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.

Home Equity Loans and Lines of Credit,
 Call for Rates

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

TCC HOLIDAY CLOSINGS

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