



TCC  
Credit Union  
Texas Catholic Community

First Quarter 2009

For TCC CU Members ...

## A Place Of Their Own In Fort Worth

Our new branch office in Fort Worth has been open since the last week in January in our Fort Worth location: 4200 South Freeway, Suite 416. This office is located in the office tower at La Gran Plaza. For those of you that have been around for “awhile” like I have, La Gran Plaza was formerly Town Center Mall, and before that it was Fort Worth’s premier mall known as Seminary South. The physical location is on Seminary Drive, just west of I-35. More and more Fort Worth members are finding the office and realizing how convenient it is to go there for deposits, cash withdrawals, and to apply for and receive loans.

Even though the actual address is shown as 4200 South Freeway, the office is located in the office tower just to the west and on the back side of the mall. Just come in the ground floor lobby, take the elevator to the fourth floor, and go to Suite 416. There you will find TCC employees ready to provide the same great service members have enjoyed for the past forty years in the Dallas area. Business can be transacted in either English or Spanish. We have a night depository for members who cannot come to the office during business hours.

For our members who have commercial accounts with us, our night depository has the capability of accepting deposits that are too large to fit in the regular envelope depository. If you or anyone you know has a business in the La Gran Plaza Mall, we welcome the opportunity to open accounts for those businesses to provide them a safe and secure place to make deposits and other transactions for their businesses.

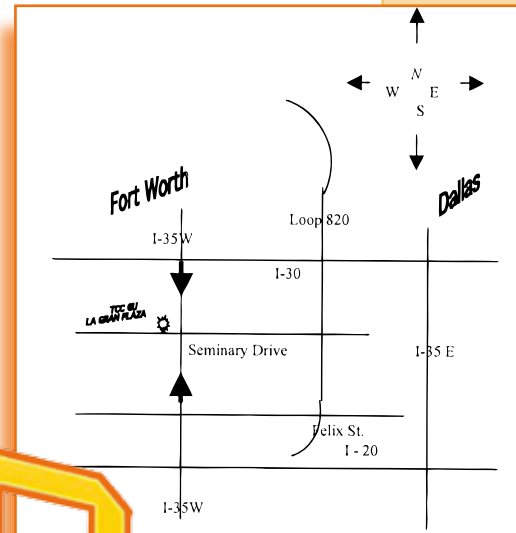
The new office is staffed by one of our longer serving employees, Karen Williams, and our newest employee, Yanet Reyes. Those of you that have done business at our Shoreview location in Dallas may be familiar with Karen as she has been a loan officer with TCC for over five years. Now she is performing that same function in our new Fort Worth office, along with other duties that come with her position as Branch Manager. Yanet is a resident of the south Fort Worth area and can serve your financial needs fluently in either Spanish or English.

Come by and visit Karen and Yanet. The office hours are 9 am to 4 pm Monday through Friday, but if you just can’t make it during those times, the building lobby is open to the public from 7 a.m. to 7 p.m. and the night depository is available.

*Yanet Reyes, TCC Credit Union's newest staff member, greets callers at the TCC Credit Union's new Fort Worth office.*



*The new TCC Credit Union office is located in La Gran Plaza, west of I-35 at Seminary Drive.*



### Inside:

Page Two:  
Cars, Trucks, Amazing Deals

Page Three:  
Enterprise Perfect Picks

Page Four:  
Annual Meeting

Perfect

# Cars – trucks – amazing deals!!!

## Cuando quiera comprar un vehículo, tome en cuenta las siguientes sugerencias:

**No...** de su licencia de conducir antes de saber si va a comprar el vehículo porque lo puede comprometer. Su licencia puede ser usada para mantenerlo ahí cuando usted desea irse. O puede ser aún peor, pueden usar el número de licencia para sacar su historial de crédito, que podría afectarle en el futuro.

**No...** les deje un cheque. Esta es otra manera de obligarlo a regresar o hasta tendría que pagar una cuota para cancelar el cheque en su banco para prevenir que lo cambien.

**No...** discuta ningún tipo de precios o tratos. Esto reduce su obligación para con ellos y comentéles el interés en varios modelos.

**No...** te emociones al instante. Recuerda, que hay demasiados carros, a menos que quieras un Lamborghini con una pintura especial, no existe el dicho "Es el Único".

**No...** compres sin investigar otras opciones. Eres un comprador por lo menos una vez al año, existen vendedores todo el año disponibles catorce horas al día siete días a la semana. Busca ayuda con tu Credit Union. TCC Credit Union tiene representantes que le pueden guiar y ayudar. TCC Credit Union tiene los precios por medio del libro de Kelley Blue, la oficina oficial de cuotas para autos nuevos y usados.

**No...** haga compras sin dinero. TCC Credit Union le da el poder de dinero con un préstamo. Recuerda, los que ganan mas dinero son el departamento de finanzas y las aseguranzas.

**Sí...** llama a TCC Credit Union primero. En Dallas, comunicarse con Roy Adams al 214-348-8670 ext. 106 o en Fort Worth, comunicarse con Karen Williams al 1-800-256-0779 ext. 140. Vea nuestro boletín para encontrar ofertas especiales con Enterprise Car Sales.

Has there ever been a time when such great deals could be had on vehicles? Maybe, but it's been a long time ago!! In this issue of your TCC Credit Union newsletter, let's talk about how you can take advantage of the opportunities that abound.

When you go to buy a car:

**DON'T...** give up your driver's license. It could be used to keep you there when you want to leave. Or worse, some dealers use it to run a credit check on you, which can lower your credit score.

**DON'T...** leave a deposit check. It's another way to hold you captive and you may end up paying a stop payment fee to keep them from cashing it.

**DON'T...** ever discuss price when shopping. It reduces your bargaining power; just tell them you're considering several models.

**DON'T...** get too excited. Remember, today's cars are mass produced. Unless you want a Lamborghini with a custom paint job, there is no such thing as "the only one".

**DON'T...** shop without doing your homework. You are a buyer only once every few years; they are sellers 14 hours a day, 7 days a week, all year round. Get some help from your credit union. We have loan officers that can help guide you.

Also, our website has links to Kelley Blue Book's Official Price Guide for researching used cars, Car and Driver Buyer's Guide for new cars, and a link to the Cyber Auto Network, an online resource for you to have dealers bid for [your business!](#)

**DON'T...** shop without cash. Your credit union can give you the bargaining power of cash with a pre-approved auto loan. Remember, one of the biggest money-makers in a dealership is the Finance & Insurance department!

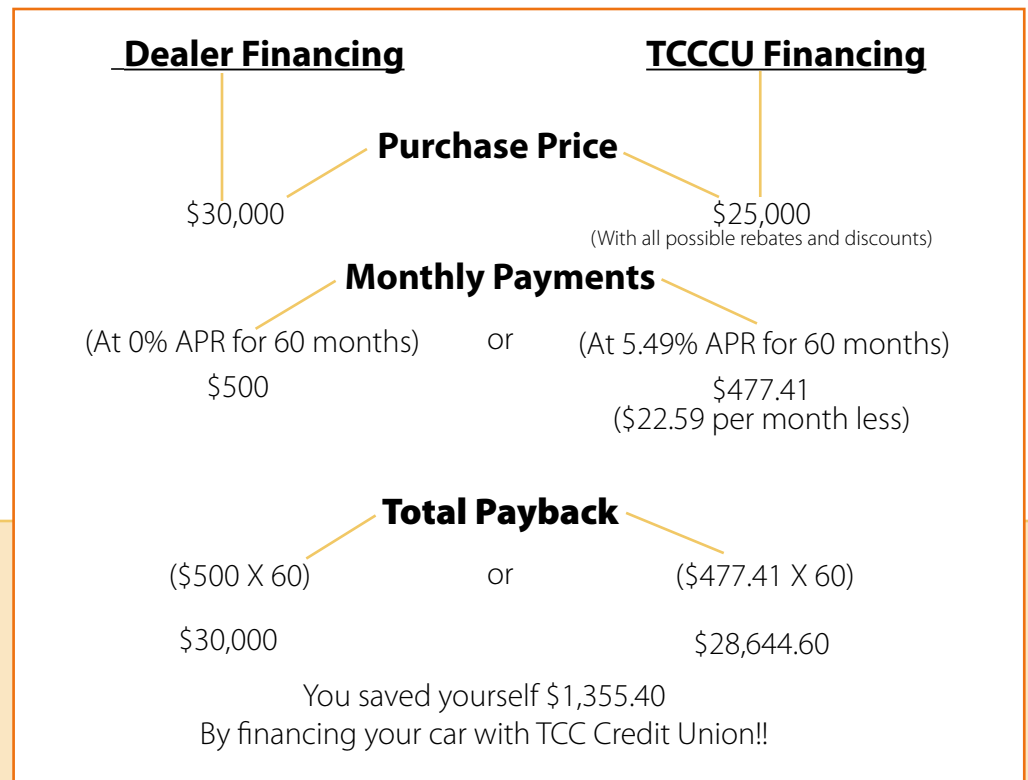
**DO...** Call TCC Credit Union first! In Dallas, call Roy Adams at 214-348-8670, X 106 or in Fort Worth call 1-800-256-0779, X 140 for Karen Williams.

**AND...** Check out the inside of this newsletter for fantastic deals on quality used cars from Enterprise Car Sales!

## Zero Ain't All It's Cracked Up To Be!!

Wow! Zero percent financing is all over the advertisements these days! "0% for 60 Months!" Sounds great, doesn't it? But, generally with zero per cent financing, discounts off of the sticker price are limited, if there are any at all.

So let's compare:



**There it is, folks!! Do good for the car manufacturers – Buy a car! Do good for YOURSELF, finance your car with TCC Credit Union!**

# Perfect Picks

Used Auto Sales Event



**Texas Catholic Community Credit Union Members:**

**We'll give you Blue Book<sup>®</sup>  
Trade-In Value on your vehicle  
PLUS \$500!<sup>1</sup>**

Upon used vehicle purchase from Enterprise Car Sales.

**April 1 - 30, 2009**

Call our Fort Worth office at 1 800-256-0779, ext. 140; or Dallas at 214-348-8670, ext. 106; or log on to [www.tccu.org](http://www.tccu.org) to get pre-approved by Texas Catholic Community Credit Union today!



Visit us at Enterprise Car Sales:

### Arlington

1112 E. Division St.  
817 459-2740



### Plano

605 Coit Rd.  
972 943-0015



<sup>1</sup>After appraising your vehicle's condition and verifying its mileage, Enterprise will determine the Blue Book<sup>®</sup> Trade-In Value. Accurately appraising the condition of the vehicle is an important aspect of determining the Blue Book Trade-In Value. If a Blue Book Trade-in value is not available, Enterprise will determine a fair and competitive trade-in value for customer's vehicle. Additional \$500 is not available on a vehicle if a Blue Book Trade-in Value is not available. Customer is responsible to any extent vehicle loan pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer valid only when an Enterprise Car Sales vehicle is purchased. Restrictions apply.

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. ©2009 Enterprise Rent-A-Car Company. 960152-D-03/09-KD

Preview a great selection of late-model used vehicles at [cuauto deals.com](http://cuauto deals.com).

# TCC Credit Union

Visit Us At

Our Two Convenient Locations

## Dallas:

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

## Fort Worth:

4200 South Freeway, Suite 416

(Office Tower Behind La Gran Plaza)

Fort Worth, TX 76115

1-800-256-0779, ext. 140 or ext. 141

FAX 817-927-7057



# Holidays 2009

we will be closed on.....

Friday, April 10\* Good Friday

Monday, May 25 Memorial Day

Saturday, July 4 Independence Day

Monday, September 7 Labor Day

Monday, October 12 Columbus Day

Wednesday, November 11 Veterans' Day

Thursday, November 26 Thanksgiving

Friday, November 27 Thanksgiving

Thursday December 24\* Christmas Eve

Friday, December 25 Christmas Day

Saturday, December 26 Christmas Day

\* noon closing



# Texas Catholic Community

### Credit Union Officers:

President: Ronald M. Powers

Vice President, Marketing: Robert Lawler

Accounting Manager: Bob Bishop

Teller Supervisor: Dora Zuanu

Loan Officers: Roy Adams, Karen Williams (FW)  
Staff

Celina Gomez, Bridget Guerrero,

Magdalena Gutierrez, Georgi McCarroll,

Myvan Nguyen, Ana Pedersen, Yanet Reyes (FW)

### Board of Directors:

Chairman: Chris W. Burns

Vice Chairman: Robert B. Sweitzer

Treasurer: Charlie Walter

Secretary: Robert Buchheit

Bill Biermann, Bob Bonomi, David C. Haney,

Raymond J. Vasinda

## 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, 2009

Av. Daily Balance	RATE	APY*
\$000.00 - \$99.99	0.00%	0.00%
\$100.00 - \$9,999.99	0.55%	0.55%
\$10,000.00 and more	0.83%	0.83%

### MONEY MARKET: Effective 1/1/2009

Av. Daily Balance	RATE	APY*
\$0000.00 - \$1999.99	0.00%	0.00%
\$2000.00 and more	1.00%	1.00%

### IRA/SEP

#### Second Quarter, 2009

Av. Daily Balance	RATE	APY*
\$000.00 - \$249.99	0.00%	0.00%
\$250.00 - \$1,999.99	1.05%	1.05%
\$2,000.00 and more	1.40%	1.41%

### COVERDELL EDUCATION ACCOUNTS:

#### (formerly Education IRA'S)

#### Second Quarter, 2009

Av. Daily Balance	RATE	APY*
\$000.00 - \$99.99	0.00%	0.00%
\$100.00 - \$1999.99	1.05%	1.05%
\$2,000 and more	1.40%	1.41%

## Loan Rates

RATES EFFECTIVE 1/1/2009

### NEW/USED VEHICLES: 2004 and Newer

Mos.	APR**
Up to 24	4.49%
25-36	4.99%
37 to 60	5.99%
61 to 72 (\$20,000 or more)	7.99%

### USED VEHICLES (2001,2002,2003)

Mos.	Amount	APR**
Up to 48	%Book*	8.24%

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

### 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

(2000 and older vehicles and other collateral)

Mos.	APR**
up to 24	12.25%
25 to 36	13.00%
37 to 48	13.25%

### 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 Meeting: Past, Present, and Future

A near record turnout of TCC CU members at the Feb. 23 annual meeting heard from two of the founders of the credit union.

As the credit union begins its 40th year in business, it was appropriate that the members in attendance hear details of the founding of TCC Credit Union's predecessor, the Knights of Columbus Credit Union, in 1969 by two of the men who

were there: Joe Saar and Bill Burke. Both men presented brief remarks about details of the founding and early days of the credit union.

Other portions of the evening included the results of the 2008 audit of the credit union, which uncovered no major discrepancies, and remarks by the Chairman of the Board, Chris Burns, who provided updates on the performance of the credit union in

2008 and what possible happenings are on the horizon for 2009.

Three positions for the Board of Directors were open for election. All three people nominated gave brief summaries of their qualifications and all were elected by acclamation. Two incumbent Board members were reelected: Chris Burns and Ray Vasinda. Newly elected to the Board was Bill Biermann.