



NORTHEAST TEXAS TEACHERS FEDERAL CREDIT UNION NEWSLETTER

"PUTTING PEOPLE FIRST"

FALL 2014

READY FOR FALL?

Auto loans as low as **2.95%*** w/online banking



ATV and UTV loans as low as **2.49%***

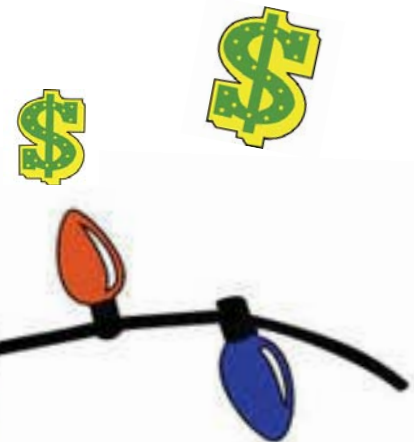
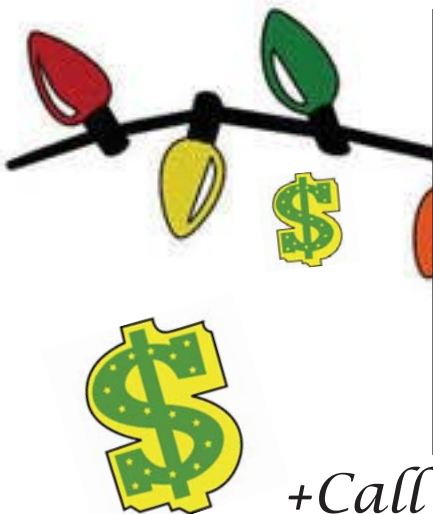


w/online banking



*It's that time of year again and **Skip-a-Pay*** is back for the holidays! Skip your November, December, or January loan payment (excludes real estate loans).*

Can you believe it is
that time of the year
again?! Christmas
loans available as low
as 8.99%.



+Call 903-785-6682 or 800-634-2923

*With approved credit, Skip-a-Pay has a \$25.00 fee, other conditions may apply

Can those dealer 0% interest deals cost you money?

The answer may surprise you... YES.

In most cases, you have to choose either a promotional interest rate or a cash rebate. By choosing the promotional interest rate, you could lose money if you do not keep the vehicle for most of the financing term. Problem is, many people choose to trade in the vehicle early, or it could have been damaged and paid off by insurance, which means you lose the benefit of choosing the promotional rate. In most cases, it is better to take the rebate from the dealer and a low interest rate loan from the Credit Union.

Did you know you have access to previous monthly statements with on-line banking at NO ADDITIONAL CHARGE??!!

HOLIDAY CLOSINGS



Columbus Day
10/13



Veterans Day
11/11



Thanksgiving
11/27 & 11/28



Christmas Eve
12/24 close @ 1PM



Christmas Day
12/25

Don't forget to update any ADDRESS changes and/or PHONE NUMBER changes on your accounts.

BOARD OF DIRECTORS

Rex Ranes	Chairman
Billy R. Douglas	Vice-Chairman
Paul Trull	Secretary
Jerry Bench	Treasurer
John Eastman	Director
Pam Bryant	Director
Gerald Hampton	Director

SUPERVISORY COMMITTEE

Wayne Beard	Chairman
Linda Russ	Member
Billy R. Douglas	Member

MANAGEMENT

Brian Lawrence	President/CEO
----------------	---------------



NORTHEAST TEXAS
TEACHERS FEDERAL
CREDIT UNION

LOCATIONS AND HOURS

3320 Lamar Avenue • Paris, TX 75460
(903) 785-6682 • Fax (903) 785-6259
(800) 634-2923

Highway 82 West
P.O. Box 1008 • Clarksville, TX 75426
(903) 427-3952 • Fax (903) 427-2781

Lobby Hours

9:00 a.m. - 5:00 p.m. Monday - Friday

Drive - Thru Hours

9:00 a.m - 5:00 p.m. Monday - Thursday
9:00 a.m - 6:00 p.m. Friday



Call 903-785-6682 or 800-634-2923 for more info