



NORTHEAST TEXAS TEACHERS FEDERAL CREDIT UNION

Fall into Savings with a Lower Rate!

We offer competitive and low rates on new car loans,
used car loans, home improvement loans, RV loans, boat loans,
agricultural equipment loans,
and the list goes on!

Don't waste any time - come see us today!



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.*

SKIP-A-PAY is Here for the Holidays!*

YES! I want to skip my loan payment for the month of

☐ November ☐ December ☐ January

Borrower's Signature _____ Date _____

Co-borrower's Signature _____ Date _____

Name (Print) _____

Address _____

City _____ State _____ Zip _____

Phone (Home or Cell) _____ Email _____

Acct# _____ Loan/s # _____ Payment/Amount \$ _____

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

The Holidays are upon us!

The Holidays will be here before you know it! Make sure you're prepared for them with our Credit Union Debit Card and/or Credit Union Credit Card. They come in handy for all your holiday expenses! Come in or give us a call to apply for either one or both!



Veterans Day
November 11th



Thanksgiving
November 25th & 26th



Christmas Eve
December 24th
(Close at 12:00pm)

BOARD OF DIRECTORS

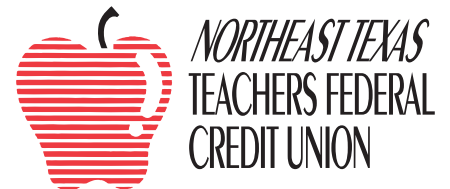
Rex Ranes	Chairman
Billy R. Douglas	Vice-Chairman
Paul Trull	Secretary
Jerry Bench	Treasurer
John Eastman	Director
Pam Bryant	Director
Gerald Hampton	Director

SUPERVISORY COMMITTEE

Linda Russ	Chairman
Kelly Pickle	Member
Billy R. Douglas	Member

MANAGEMENT

Brian Lawrence	President/CEO
Mally Watson	Vice President



LOCATIONS AND HOURS

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

2306 W Main Street
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

Clarksville Drive - Thru
Closes at 5:30 on Fridays

