



# 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, UTV/ATV loans, agricultural equipment loans, and the list goes on!

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



**As a reminder, if you live, work, or worship in Lamar County, you CAN bank with us!**

Skip-a-Pay\* is back for the holidays! You may skip your November, December, or January loan payment. Fill out the form below and return it to our Paris Branch. **\*\*Excludes real estate loans.\*\***



### SKIP-A-PAY

**YES! I want to skip my loan payment for the month of** (choose only one)

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**

# It's the most fraudulent time of the year!

Scammers work like elves during the holiday season!

Check your account history often to make sure you do not have fraudulent transactions.

If you spot fraud on your account, give us a call immediately!



## Before you claim debit card fraud...

Fraudulent transactions are transactions that clear your account that were beyond your control. If you allow someone to use your debit card, or you leave your debit card in an unsecure area, any transaction(s) made as a result of those is between you and that person. Those transactions are **NOT** fraudulent transactions. If you authorize a transaction for any amount from a merchant and have an issue with the item or amount that cleared, you will need to reach out to that merchant.

It is **NOT** a fraudulent transaction.



**Veterans Day**  
November 11th



**Thanksgiving Holiday**  
November 27th & 28th



**Christmas Eve**  
Close at Noon



**Christmas Day**  
December 25th



**New Year's Day**  
January 1st  
2026

### **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



**NORTHEAST TEXAS**  
**TEACHERS FEDERAL**  
**CREDIT UNION**

### **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. - 5:30 p.m. Friday

