

Pocket Change

February 2025 | [Texell.org](https://www.texell.org)



HOLIDAY CLOSINGS

Texell branches will be closed the following holiday:

President's Day

Monday, February 17, 2025
All locations closed

You can always get cash at any ATM and conduct transactions through Digital Banking or ANDI – our automated phone system.

Texell Insurance Receives Best of 2024 Award



Texell Financial, LLC is a wholly-owned subsidiary of Texell Credit Union and does business as Texell Insurance. Insurance products are not issued, guaranteed, underwritten, or insured by Texell Credit Union or the National Credit Union Administration.

Texell Insurance, a subsidiary of Texell Credit Union, ranked in the top 10 Insurance Agencies in Temple by Business Rate. Based on real customer feedback in Google reviews in 2024, this award recognizes Texell Insurance as a top-rated insurance agency.

"We are extremely honored to be recognized by our members for our outstanding customer service," said Wes Chanler, Agency Manager at Texell Insurance. "Our team works hard to make sure that our members have the insurance they need, and it's great to hear that our customers appreciate our hard work."

Read more - [Blog.Texell.org](https://www.blog.texell.org)

5 Financial Resolutions in 2025

A new year means new goals, including new financial resolutions. As you make your resolutions, consider these steps to start your new year on the right foot.

- 1 Review Your Budget** - Even if you aren't expecting big changes that could affect your finances, the new year is a good time to review your past spending and income.
- 2 Build Your Emergency Fund** - An emergency fund keeps your finances protected when the unexpected happens, such as unforeseen medical expenses, home or car repairs, or in some unfortunate circumstances, unemployment.
- 3 Review Rates and Consider Refinancing** - If you have a high-interest mortgage or auto loan, consider refinancing to reduce your rate or term.
- 4 Reduce Debt** - When reviewing your budget, plan to reduce your debt by cutting unnecessary expenses and reallocating those funds.
- 5 Review Your Credit Score and Report** - View your credit score and report in Digital Banking by enrolling in Credit Score, a free credit monitoring tool available to Texell members.

Read more - [Blog.Texell.org](https://www.blog.texell.org)



Buying your first home?

Texell Home Loans can help.

Our First-time Homebuyer Loans help you achieve homeownership with:

- ✓ Lower monthly payments with no mortgage insurance¹
- ✓ Down payment as little as 3%²
- ✓ Gift funds accepted for down payment or closing costs³

Our Home Loan Heroes guide you from start to close

Call: **254.774.5104**

Email: **Mortgage@Texell.org**

Visit: **TexellHomeLoans.com**

¹ With approved credit. The First-time Homebuyer program is available for single family residence where at least one of the homebuyers is a first-time homeowner, and homebuyer education is required. Must have a minimum 680 credit score and loan amount cannot exceed \$500,000. Other restrictions may apply.

² If loan-to-value is greater than 80%, borrowers must contribute at least 3% verified personal funds.

³ Gift funds may fund all or part of the down payment or closing costs.



What is an Impersonation Scam?

Impersonation scams occur when one of our members is convinced that they're communicating with a Texell employee via voice call (Vishing), SMS text message (Smishing), or through email (Phishing). However, the member is communicating with a scammer who is trying to gain your trust to illegally access your account and steal funds.

We will never contact you to ask you to do any of the following actions:

- Transfer money from your account to another Texell account.
- Transfer money from your account to an account at another bank or credit union.
- Ask you not to access your Digital Banking account while we investigate potential fraud.

We will never contact you directly, via text, email, or phone call, for any of the following:

- Your Digital Banking credentials, including the access code that we send you when you login from a new device.
- Your credit or debit card information, including your card number, your PIN, or your CVV.

If you receive an unexpected call from Texell, it is always best to hang up and call Texell directly at 254.773.1604. If you believe your credit or debit card has been compromised, please temporarily block your card through Digital Banking.

Read more - [Blog.Texell.org](https://blog.texell.org)

