

# Pocket Change

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

**texell**  
CREDIT UNION

## Texell Means BUSINESS ✓

Our award-winning commercial experts find the business loan that fits your needs. And as the 2024 recipient of the SBA's #1 in Credit Union Lending award in Texas, we have the credentials to prove it.<sup>1</sup> We offer:

- ✓ Loans up to \$5.5 million
- ✓ Competitive rates
- ✓ Flexible terms for working capital, equipment, real estate, and more

Whatever your business needs, we'll help you check all the boxes. Contact our Business Loan experts to get started today.

Call: 254.774.5161

Email: [BusinessLoans@Texell.org](mailto:BusinessLoans@Texell.org)

<sup>1</sup>Business membership required. Award presented by the North Texas Association of Guaranteed Government Lenders which oversees 72 counties in North Texas.

## Business Spotlight on Old Fashion Meat Market

With 40 years of experience in the meat industry, Steven Estrada, Sr., recently opened his own meat market in McGregor, TX. Old Fashion Meat Market offers a variety of fresh and cured meats, poultry, sausages, jerky, and other specialty products using locally sourced ingredients and custom butchering and processing.

"We need every person who comes through our door to know that they're going to get a special cut," said Steven. "I'll cut it thick, cut it thin, season this, season that. I do lots of chef items, and they've called us the home of the Tomahawk."

After being encouraged by his family and others in the community to open his own meat market, Steven reached out to Texell Credit Union. The Commercial Team at Texell helped Steven start his business with a Small Business Administration (SBA) Loan.

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



# Conquer Your Debt – Faster

Conquer your debt and save on interest! Are you paying high interest on your credit cards? Texell can help you save thousands with a low interest rate and fixed monthly payments. Here's a look at how much you would save in interest with Texell vs. the average credit card:

See how much you can save in interest and pay off your balance sooner:

Example	Balance	APR	Payoff with minimum payments	Monthly payment	Total Interest Paid
Credit Card 1	\$7,500	24.00%	325 months	\$225	\$14,332
Credit Card 2	\$2,500	24.00%	216 months	\$75	\$4,332
Total monthly payment for both cards: \$300 and total interest \$18,664 <sup>1</sup>					

Or you can pay off both cards and save like this:

	Balance	APR <sup>2</sup>	Payoff	Monthly payment	Total Interest Paid
Personal Loan	\$10,000	10.24%	54 months	\$236 <sup>3</sup>	\$2,531
You'll save \$64 on your monthly payments and \$16,133 in interest!					

Why wait? Apply today and receive:

- **Same-day funding** so you can start paying down debt today!
- **Easy online payments** through Digital Banking.
- **Fast, friendly service** when you need it.

You've been responsible with your credit. Now, it's time to make your exceptional credit work for you.

<sup>1</sup> Monthly payment and interest savings is an estimate for illustration purposes only. Savings based on the Credit Card Minimum Payment Calculator on Bankrate.com.

<sup>2</sup>APR = Annual Percentage Rate. Personal loans are subject to credit approval and individual rates will vary. Rates effective 1/2/2025 and subject to change at any time. Existing Texell loans not eligible for refinancing.

<sup>3</sup>Monthly payment example based on \$10,000 borrowed at 10.24% APR for 54 months and includes premiums for credit life insurance. Monthly payment per \$1,000 borrowed is \$23.60 based on a credit score of 740 or higher. Total cost of a \$10,000 personal loan is \$12,715.



## Getting Ready for College?

Join us at our College Prep seminar.

We've gathered admissions representatives from Texas colleges for a panel discussion to answer all your questions. It's ideal for all high schoolers and their parents to plan for higher education.

**When:** Tuesday, March 4, 2025  
5:30 – 7:30 p.m.

**Where:** 1948 Conference Room, Texell Headquarters  
7083 Members Parkway, Temple, TX 76502

**Presented by:** Admissions representatives from Texas A&M University, Baylor University, and University of Mary Hardin-Baylor will participate.

**Cost:** \$5 (includes a grab-and-go meal)

Register today at [Texell.org/Events](https://www.texell.org/Events)