

# Your Newsletter

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

**texell**  
CREDIT UNION

## HOLIDAY CLOSINGS

Texell branches will be closed the following holidays:

- **Martin Luther King, Jr. Day**  
Monday, January 20th
- **President's Day**  
Monday, February 17th

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

## Texell Hosts Understanding Your Credit Score Seminar

Join Texell for a seminar to discover the vital things you need to know about your credit score and reports:

1. Hear about what information is and is not on your credit report
2. Learn about the different sections of your credit report
3. Understand what goes into formulating your credit score

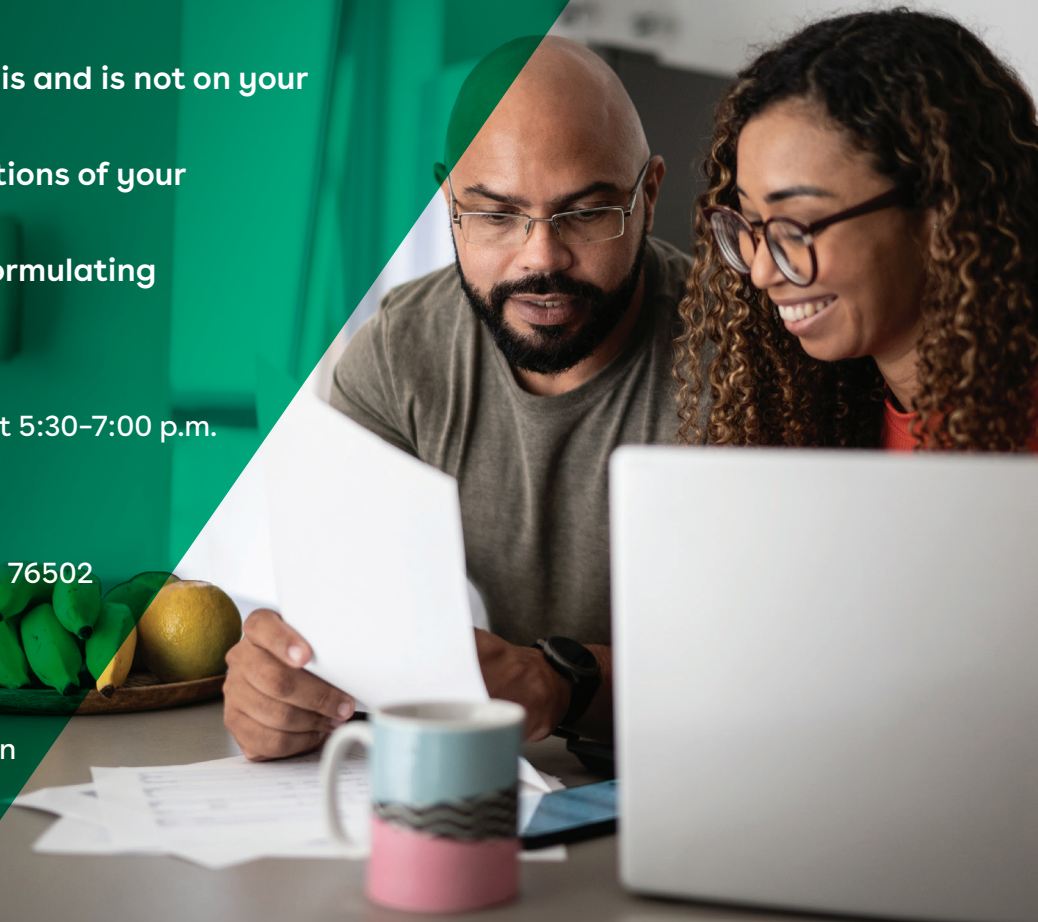
**When:** Tuesday, January 14, 2025, at 5:30-7:00 p.m.

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

**Cost:** \$5.00 includes a light meal

**Presented by:** Brian Bailey,  
Major Account Executive, TransUnion

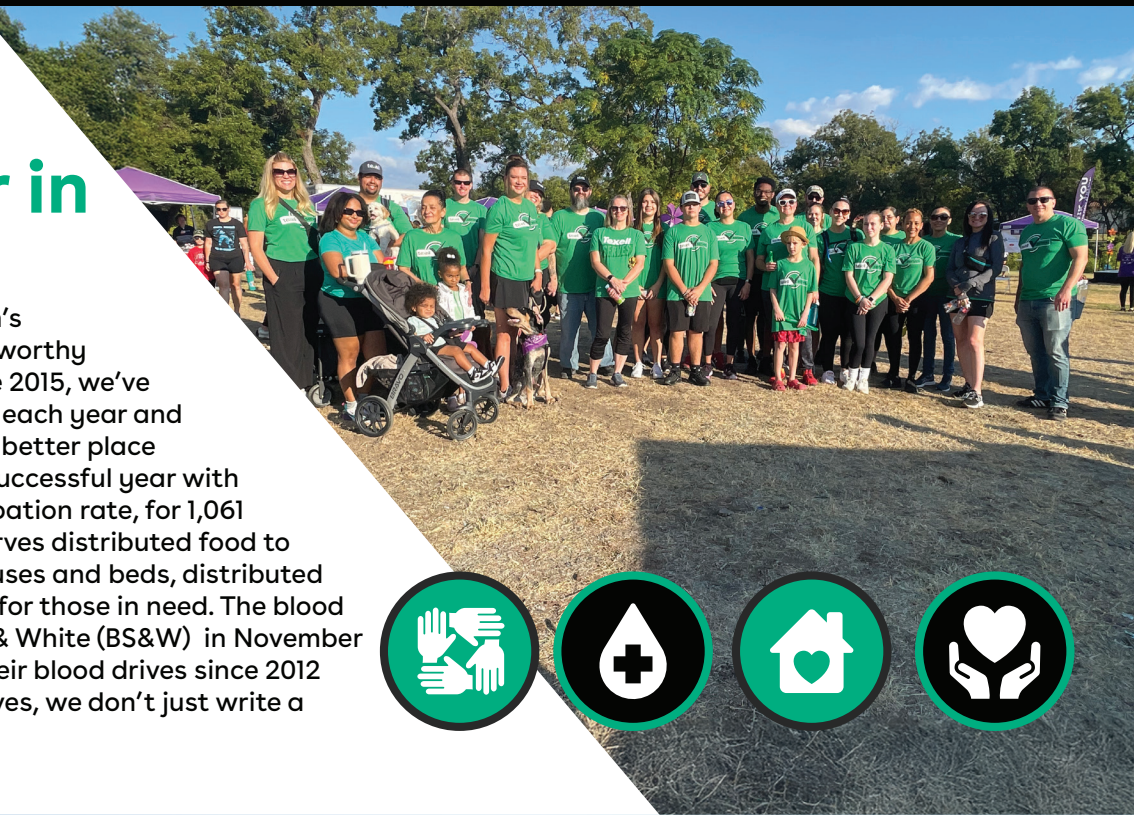
Visit [Texell.org/Events](https://www.texell.org/Events)  
to register.





# 2024 Texell Serves Year in Review

Texell Serves is the credit union's philanthropic work benefiting worthy causes in our community. Since 2015, we've volunteered hundreds of hours each year and strive to make Central Texas a better place every day. 2024 was another successful year with 223 volunteers, or 94% participation rate, for 1,061 volunteer hours total. Texell Serves distributed food to 4,674 families, helped build houses and beds, distributed 312 meals, and collected items for those in need. The blood drive benefitting Baylor Scott & White (BS&W) in November boasted the most donors of their blood drives since 2012 with 41 donors. With Texell Serves, we don't just write a check—we get hands on.



# Live Life Fully Insured

Whether you need to insure a car, boat, home, or even a wedding or a pet, Texell Insurance<sup>1</sup> has the experience to find the protection you need at rates you can afford. Our independent insurance experts shop the most trustworthy carriers to match you with the best policy to meet your needs. We'll also re-shop your plan before renewal every year to ensure you're still getting the best deal. That's peace of mind, hand-delivered.

Visit [TexellInsurance.com](https://www.texellinsurance.com) for details and to contact an agent today.



<sup>1</sup> 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.





# ATM Safety

## Observe your surroundings before conducting a transaction.

If anyone or anything appears to be suspicious, leave the area at once. If you drive to an ATM, park close to the terminal and observe the entire area from the safety of your car before getting out.

## Only use well-lit, unobstructed ATMs.

If an ATM is obstructed from view or poorly lit, leave the area and conduct your transaction at another location.

## Minimize time spent at the ATM when conducting a transaction.

Have your card out and ready to use. Put your card, money, and receipt away when your transaction is complete and immediately leave the area. Never count your money while at the ATM.

## Only enter your PIN once for a transaction.

If it prompts you to enter your PIN twice or notice unusual messages on the screen, go to another ATM. However, if your withdrawal times out, or is canceled and you enter your PIN a second time, check your statement to be sure the transaction does not appear twice.

## Block the view of others when using an ATM.

Prevent "shoulder surfing" by standing between the ATM and anyone waiting to use the terminal. Shield the keypad as necessary when entering your PIN and transaction amount.

## Look for possible fraudulent devices attached to an ATM.

ATM tampering is one way "card skimming" occurs. If the ATM appears to have any attachments or alterations to the card slot or keypad, do not use the terminal.

**If you suspect any questionable activity at an ATM or detect unlawful use of your ATM or debit card, always note the date, time, and location, and report the problem to Texell immediately. File a police report to document theft.**

If you have questions about ATM safety, please contact a representative at 254.773.1604.

## Drive-thru ATM Safety

- Keep your doors locked and engine running at a drive-through ATM.
- Always leave enough room between vehicles to allow for a quick exit.
- Before rolling down the window to use an ATM, observe the area for suspicious activity.
- Minimize the time spent at the ATM.
- If anyone follows you after making an ATM transaction, drive immediately to a crowded, well-lit area and call the police.

If you have questions about ATM safety, please contact a representative at 254.773.1604.



## Deposit cash at select ATMs

Texell members can now deposit cash at select ATMs, including Allpoint+ ATMs inside some CVS, Walgreens, and Target locations. Go to [Texell.org/locate](https://www.texell.org/locate) to find the nearest free ATM.



# 8 Reasons Why You Need Digital Banking

With the rise of smartphones, tablets, and other technology, making money moves is faster and easier than ever through secure channels like Digital Banking. Learn more about the benefits and view a few how-to videos for [Texell's Digital Banking](#). Learn more about the benefits of Digital Banking, including convenience, security, credit score monitoring, and more.

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

## COMPLAINT NOTICE:

If you have a problem with the services provided by this credit union, please contact us at: Texell Credit Union, PO Box 983, Temple, TX 76503, 254.773.1604.

The credit union is incorporated in the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below: In Person or U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Facsimile Number: (512) 832-0278; email: [complaints@cud.texas.gov](mailto:complaints@ cud.texas.gov), Website: [www.cud.texas.gov](http://www.cud.texas.gov).