

# TEXASGULF

FEDERAL CREDIT UNION

## NEWS & UPDATES

1st Quarter 2022

### TEXASGULF FEDERAL CREDIT UNION 2022 ANNUAL MEETING

Please join us for Texasgulf Federal Credit Union's 85th Annual Meeting as we review the year 2021 and hear new happenings for 2022.

The meal will be provided by Ben's Chuck Wagon. We will have a drawing for door prizes and board elections.

**Friday, February 18, 2022**  
**Wharton Civic Center**  
**Doors open at 6pm with dinner starting at 6:30pm**  
**\$7.00 per member or guest meal tickets.**

Tickets can be purchased at either branch or by mailing the ticket insert to 2101 N Fulton, Wharton, TX 77488. Tickets must be purchased by 4:30pm on Wednesday, February 16th. Tickets will not be available at the door.



## 5 Tips to Save Money in the New Year

Now is the perfect time to examine your budget, especially if you are feeling the holiday pinch, but it's never too late to start saving and it doesn't have to be difficult. Here are 5 simple changes to help you save throughout the year.

- 1. Make a shopping list.** Especially when it comes to grocery shopping. Create a weekly list and stick to it! Consider making a double meal and freezing the extra for a later meal.
- 2. Try a "no spend" week.** Seven days may sound like a small amount of time, but it can make a big impact on your finances and help you identify and improve bad spending habits that you may have picked up.
- 3. Follow the 30-day rule.** If you see something you like, wait 30 days to buy it. If you still need it after a month, buy it. Most of the time, impulses to buy will fade and you won't waste money on things you don't need.
- 4. Change your entertainment habits.** Instead of going out to eat at some pricey restaurant, invite your friends over for a potluck and game night.
- 5. Lean on your CU!** We offer several products that can help you save. Open a FREE reward checking and savings account and earn extra money each month with just a few qualifications. Or refinance your car or home with us for a lower rate. Let us help you!



# New Year

## NEW CAR, NEW YOU

Let TgFCU help you drive off in your new ride.  
**RATES AS LOW AS 1.99%\***

\*The rate of 1.99% APR is available for well qualified borrowers and a term of up to 48 months. All loans are subject to credit approval. Your actual rate will be based on your credit worthiness. Rates and terms are subject to change at any time.





## Locations

### Wharton

2101 N. Fulton St.  
Wharton, TX 77488  
(979) 282-2300

### El Campo

1313 West Loop  
El Campo, TX 77437  
(979) 578-9000

## Office Hours

### Lobby

Monday - Friday  
8:30 a.m. - 4:30 p.m.

### Drive Thru

Monday - Friday  
7:30 a.m. - 5:30 p.m.

## Holiday Closings

**Martin Luther King Jr. Day**  
Monday, January 17<sup>th</sup>

**President's Day**  
Monday, February 21<sup>st</sup>

**Memorial Day**  
Monday, May 30<sup>th</sup>

## Board of Directors

### Chairperson

Weldon Ferrell

### Vice Chairperson

David Voulgaris

### Secretary & Treasurer

Joan Anandel

Russel Bergstrom

Philip Hundl

Tim Duyka

Randy Rodriguez

[www.texasgulffcu.org](http://www.texasgulffcu.org)


**Tel-Account 24/7**

1-888-409-8428

**Shared Branch**

**Live Help**

1-888-837-6500

 Like us on Facebook:  
Texasgulf Federal  
Credit Union



## USE YOUR HARD EARNED EQUITY!

REFINANCE YOUR MORTGAGE  
OR GET CASH OUT!

- Home Remodel
- Debt Consolidation
- Education Cost
- Dream Vacation



## Free Bill Pay

Bill pay gives you the power to

1. Securely pay your bills
2. Schedule recurring payments

Sign up through your Online Banking!



## Scholarship

Apply now for the TgFCU Scholarship

Each year, Texasgulf FCU awards ten \$1000 scholarships to college-bound graduating high school seniors. Scholarship applications are available online at [www.texasgulffcu.org](http://www.texasgulffcu.org) or pick up at your local branch. Please review the application eligibility and qualification standards on our website and return your application no later than April 22, 2022.



  
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## TAX SOLUTIONS AND SAVINGS FOR MEMBERS



SCAN THE QR CODE TO VIEW SAVINGS  
[TaxServices.LoveMyCreditUnion.org](http://TaxServices.LoveMyCreditUnion.org)



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MY CREDIT  
UNION