



# News Notes

A Publication of Texas DPS Credit Union



SUMMER 2011



## TXDPSCU's MEMBER OF THE QUARTER

*Congratulations to:*

**George Griffin**  
Member Since: 1954

Mr. George Griffin has been a strong supporter of Texas DPS Credit Union since its beginnings in 1954. As the 79th member to join the credit union, Mr. Griffin has played a vital role in ensuring that the credit union was built upon the principle that "people come first". Thanks to Mr. Griffin's influence, Texas DPS Credit Union continues to focus on such a culture while many other institutions have abandoned that philosophy for profit.

Mr. Griffin states that his fondest memory of his time volunteering with the credit union was the people. He enjoyed the enthusiasm of those who joined him in their aspiration to continuously improve the credit union and its service to the membership.



Mr. Griffin (center) with Mike Riepen, CEO (right), and Shirley Baker, VP Operations (left)

The most rewarding aspect for Mr. Griffin was the opportunity to serve the membership in a way that helped better their lives.

Mr. Griffin started his voluntary service with the credit union as a member of the credit committee. Much like the credit committee members today, Mr. Griffin had an earnest desire to help each member who made a loan request. Later, Mr. Griffin served on the Board of Directors for 34 years and even as the Chairman of the Board of Directors for a number of those years. It was during this time served that the credit union, from its humble beginnings, hit the one million dollars in assets milestone.

Since that time, Mr. Griffin has seen tremendous, rapid growth of our credit union. Texas DPS Credit Union continues to help improve the lives of so many thanks to the selfless efforts of financial visionaries like Mr. Griffin.

Thank you Mr. Griffin for your service!

### Member of the Quarter Nominations

If you know someone you would like us to take into consideration for "Member of the Quarter" please email nominations to [txdpacu@txdpacu.org](mailto:txdpacu@txdpacu.org) explaining in fewer than 200 words why you believe your nominee deserves to be our next "Member of the Quarter". A selection committee will compare and choose a member based on a variety of factors. If you would like more information, contact Chris toll free at 1(877)252-9199.

## Principal Only Payments *Tips for effective payment communication*

If you can afford to do so, applying extra money each month is an option for loan holders. When making a principal only payment on your loan, state the action to make sure your money is applied correctly. Depending on how you pay there is an easy way to keep communication channels clear and organized.

### Loan Coupon

Coupon books are an easy way to keep your loan history organized and on track. If you decide to make a principal only payment, check the box and indicate the amount you would like to applied

### Deposit Slip

If you do not have a coupon book handy, a deposit slip will work great. Adding a note to the form indicating the amount to be applied to the principal only alerts the tellers to post accordingly.

### Separate Checks

Some members believe writing separate checks for the normal loan amount and for the principal payment is a great way to stay organized and communicate where they would like their money applied. Stating on the memo line is a great way to differentiate what type of payment it is.

### Bill Pay

If your bill pay system allows you, indicate the action of the payment in the memo area. For those who do not have the capability, contact the credit union for help in making the note.

### Loan Officer

Your loan officer is the best person to answer all your questions. Contact them for any questions and to make a note on your account.



To avoid a \$5.00 administrative return mail fee on your account, please keep the Credit Union updated on your new address and current home, cell and work numbers.

Please note, we do not accept the yellow sticker placed by the postoffice. We need your signature to change your address to help avoid Identity Theft on your account.

**Many THANKS for your help in this matter!**



TEXAS DPS  
CREDIT UNION

We Turn  
*Dreams*  
into  
REALITY

with Great Rates on

## AUTO LOANS

Also, Apply Online and  
You'll Get a 0.25% Discount  
Off Your Approved Rate!

For more information

visit our website *or* scan this QR code  
www.txdpscu.org with your smart phone



Rates are determined based off of applicant's credit. Applicants must qualify based on normal credit approval guidelines. Discount Offer Expires 8/31/2011. TXDPSCU is an Equal Housing Lender.

## ONLINE LOAN APPLICATION

# Discount!



Get a lower rate when you apply online!

on **SECURED LOANS** (Example: Auto)  
**0.25% OFF Your Approved Rate!**

on **UNSECURED LOANS** (Example: Personal)  
**1.00% OFF Your Approved Rate!**

(Additional rate discounts can also be applied!)

Go to  
[txdpscu.org](http://txdpscu.org)  
to apply online!

Hurry! Offer Expires  
8/31/11

APR = Annual Percentage Rate  
Equal opportunity lender.

The online rate discount cannot be combined with other loan promotions. Mortgages are not eligible for the online lending discount. Credit approval and rates are based on normal credit approval guidelines.



No matter  
where you are,  
we're with you.

More than half of Texas DPS Credit Union's membership lives spread throughout the state of Texas. This means Texas DPS Credit Union has proven that no matter where you are, we can still provide you with financial services in a convenient manner. We do this electronically, by phone, fax, mail, and even through shared branching. Below are just **3 of several convenience features** that make banking more convenient to you.



### Online Banking

- Schedule automatic account transfers--24/7
- Check balances, view statements--24/7
- Monitor for unauthorized transactions--24/7
- Move money between accounts--24/7
- Download account information--24/7



### Direct Deposit

- Deposit paychecks automatically into your account
- Deposit Social Security checks automatically into your account
- Funds are deposited regularly and on time
- Do not have to worry about misplaced checks
- Save time from having to visit the credit union



### Shared Branching:

A network of credit unions that actually "share" their branches with one another.

You can visit any credit union that is part of this shared branch network and conduct Texas DPS Credit Union transactions there, such as:

- Deposit checks and cash
- Withdraw cash (limits apply)
- Make loan payments
- Transfer money between accounts
- Purchase money orders and traveler's checks

Contact a Texas DPS Credit Union representative to learn more!

Toll Free: 877-252-9199

Email: [txdpscu@txdpscu.org](mailto:txdpscu@txdpscu.org)

## A Child's Road to Confident Money Management

Teaching basic money management skills to children is critical to help pave the way for establishing good financial habits.

A first step is opening a deposit account, such as a Youth Savings Account, for your child at Texas DPS Credit Union. This may be used to assist children in setting goals on how they will save and spend responsibly.

A youth deposit account makes saving money fun, while showing the value of saving for the future.

Help your child open a youth account and encourage them to deposit money at least on a monthly basis. By setting goals and charting progress, you can help start them on the road to confident money management.



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