

September 2006

New Product! Home Equity Loans

The staff is trained and the money is available for Home Equity Loans

Visit our website at:
www.thrcu.com

New Service

THR CU joins Allpoint ATM Network to provide our members with *FREE* access to their funds at over 30,000 locations Nationwide.

Go to our web site
www.thrcu.com

Click on the ALLPOINT link to find a location near you.

COMING SOON!

On-line bill pay.
Watch for details.

Holiday Closings

Thanksgiving
Thursday, November 23rd
Friday, November 24th
Drive thru open on Friday

Christmas
Monday, December 25th

New Years
Monday, January 1st



TEXAS HEALTH RESOURCES Credit Union

Home Equity Loans



Put it on the house! Whether you need extra cash for home repairs, educational expenses, paying taxes or just to have on hand, a Home Equity Loan from THRCU might be the way to go!

Our home equity loans offer:

- Competitive rates
- Quick and easy application process
- Simple payment via payroll deduction
- The interest you pay may be tax deductible

Contact Miachel Tidmore, Loan Officer at

214-361-3809 or email Mike at mtidmore@thrcu.org

Meet Your Congressman, Rep. Jeb Hensarling



Our credit union is headquartered in the 5th Congressional District, and is represented by Congressman Jeb Hensarling in the U.S. House of Representatives. Congressman Hensarling had this to say about credit unions in a letter provided to the Texas Credit Union League:

"Credit Unions provide valuable services for nearly 85 million Americans. As member-owned financial cooperatives, they enjoy a unique status among financial institutions, including being exempt from federal income taxes. I believe imposing new taxes on credit unions at this time would only weaken their ability to effectively meet the financial needs of those seeking their services. That is why I strongly support maintaining their current tax exempt status."

We appreciate the Congressman's support for not-for-profit credit unions. Thank you Congressman Hensarling!



'Blocking' Can Tie Up Your Accounts

Everyone's nightmare: You're at a restaurant with a business client or a date and your debit card is declined. No one wants it to happen to them, but it can--even if you have enough money in your account to cover the bill.

It's called "blocking" and it's perfectly legal. It works similarly to the way credit card blocking works. For example, if you check into a hotel or rent a car, the clerk usually contacts the company that issued your card to give an estimated total. A hold then is placed on your card for an amount that is sometimes greater than the actual purchase amount. This hold can block your use of the money for up to three days on a debit card and possibly 10 to 15 days on a credit card.

For debit card users, blocking happens most often at gas pumps, but can occur whenever you use your card before knowing how much you'll be spending.

According to the Federal Trade Commission (FTC), merchants use blocking to make sure you don't exceed your account balance before leaving a gas station or checking out of a hotel, leaving the merchant unpaid.

Some tips to avoid blocking are:

- Use credit cards, not debit cards, for hotel bills and car rentals.
- When you're traveling, stop at stations of major gasoline brands instead of older, rural, or off-brand stations. Newer, better-known gasoline stations process debit/credit cards faster because of updated technology.
- When you choose a credit/debit card, ask issuers how long they block accounts for transactions involving hotels, rental cars, and gasoline stations. Typically credit unions lift a hold automatically after a few days even if the transaction has not cleared.

Tired of writing checks? One of the many benefits our members receive with a checking account is the THR CU Visa® Check Card. Offered with no monthly or annual fee; the card performs like a "plastic check" automatically deducting funds directly from your checking account. The card comes with the convenience and security of all Visa products and can be used worldwide, anywhere Visa is accepted.

For more information about Texas Health Resources Credit Union VISA Check card please contact Member Services today!

Texas Health Resources Credit Union

Board of Directors

Bob Allen-Chairperson
Joy McCreary-Vice Chair
Suzanne Chism-Treasurer
Dee Forrest-Secretary
Dee Forrest-Director
Shyrl Johnston-Director

Management

Suzanne Chism, President

Main Office

10670 N. Central
Ste. 110
Dallas, TX 75231
214-361-3800
FAX 214-361-3888

Lobby Hours

9am - 4pm M, T, W, F.
closed on Thursday.

Drive thru

8am - 5pm M, T, W, Th
7am - 6pm Friday
9am - 12pm Saturday

Arlington Branch

615 Ryan Plaza, Ste. 106
Arlington, Texas 76011
(817) 462-6500

STARS

Audio Response

972-445-6934
800-492-1768

FACT ACT NOTICE

We may report information about your loan and deposit accounts to credit bureaus. Late payments, missed payments or other defaults on your accounts may be reflected in your credit report.

Put a Stop to Unsolicited Offers

Are you tired of receiving unsolicited offers for credit cards and other loans from companies you've never heard of? Do you worry who might intercept these offers and use them for fraudulent purposes? There is a quick and easy way to avoid them.

Lenders and insurers utilize information in your credit file to "prescreen" you and send you unsolicited offers: "You've just been pre-approved..." However, you have the right to opt out of these offers. To do so, call toll-free 1-888-5-OPT-OUT. This number is the "opt-out" line to request that all three major U.S. credit bureaus (Equifax, Experian, TransUnion) remove your information from the marketing lists and pre-approved credit offer lists sold to third parties. When you opt-out, the credit bureaus will no longer release your personal information to credit card companies for prescreening. As a result, you should receive fewer credit card solicitations in the mail. When you call the opt-out line, it will prompt you to enter your Social Security number. This is a legitimate and safe request. The system needs that number to verify your identity and remove you from the lists.

Putting a stop to these offers can save you the time of sorting through junk mail and protect you from the threat of identity theft.

Information adapted from "Consumer Credit File Privacy: The Real Deal" by the Federal Trade Commission. For free information on consumer issues, visit www.ftc.gov