



January 1, 2026 / 109 N. Temple / Diboll, TX 75941 / (936) 829-1616 / 1-877-829-1616 / [www.t-ifcu.com](http://www.t-ifcu.com)



*Check out our great low rates for both personal and collateral loans.*

#### **INFORMATION UPDATE**

***Call us to check your beneficiary and/or joint owner and to be sure we have your correct address, phone numbers and email address.***



Privacy Notice- Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [www.t-ifcu.com](http://www.t-ifcu.com) or we will mail you a free copy upon request if you call us at 936-829-1616.

Our fee schedule is also available online or upon request.

*Watch for 1099's. They will be mailed out in January. If you have home banking your 1099 will be available online.*

**Christmas Club Accounts**

*Put a little away each pay for a Happy Holiday!*

***Tap to Pay Debit Cards are coming!***



*You will be able to pay for your purchases by tapping it instead of inserting or swiping your debit card. After program completion, you will receive your new contactless card when your current card expires.*



***We will be closed the following dates:***

***Jan 19 – Martin Luther King Day***

***Feb 16 – President's Day***

***May 25 – Memorial Day***

***June 19 - Juneteenth***

#### ***Big Beautiful Bill Requirement***

*To meet this obligation on qualified passenger car loans, the total amount of interest paid is located on your year-end statement under the loan details.*