



ACH Setup the Easy Way

Direct deposit via ACH (Automated Clearing House) is today's safest, fastest, most convenient way to deposit your paycheck, Social Security, retirement, income tax refund or other recurring payment into your checking or savings account-and it's simple to set up. Call us for the information you need.

Annual Membership Meeting

Tuesday, February 26, 2019
First Baptist Church – Diboll
Powell Meeting Room
5:00 – 5:30 Meal
5:30 Meeting starts

Watch for 1099's. They will be mailed out in January.

INFORMATION UPDATE

Have you moved? Do you have a new phone number? Let us know!
Check your beneficiaries to make sure the funds transfer to who you prefer.



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 or we will mail you a free copy upon request if you call us at 936-829-1616.

CHECK OUT OUR HOT CD RATES!

Holiday Closing!

We will be closed Monday, January 21, 2019, for Martin Luther King Day and Monday, February 18, 2019, for President's Day.

Tax Time Tips

Make Smart Moves with Your Tax Refunds. Many people use their income tax refunds to make major purchases they might have put off during the year, to treat themselves to something new, or to jump start their savings. No matter what category you're in, TIFCU wants to help you make the most of your tax refund. Here are some ways you can make smart moves with your tax refunds.

- Set up an emergency fund.
- Pay off or pay down outstanding debts.
- Take out a share secured loan to help build your credit or consolidated debt.
- Put a larger down payment on a car to make the monthly loan payments more affordable.
- Use it toward the purchase of a home.
- Save for retirement with a TIFCU Traditional or Roth IRA.

Protect Yourself from Identity Theft in 2019

Identity theft is a crime that is always stressful, often extremely complicated, and sometimes expensive to resolve. Here are seven ways to help protect yourself and your most important data from identity thieves.

1. Secure Papers and Cards
2. Examine Financial Statements
3. Choose Good Passwords
4. Protect Computers
5. Be Cautious of Suspicious Emails and websites
6. Use Two-Factor Identification
7. Secure Your Wi-Fi and Avoid Public Wi-Fi