



Happy Independence Day!



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LOBBY HOURS

Monday - Friday
9:00AM - 4:00PM

DRIVE-THRU HOURS

Monday - Friday
7:30AM - 5:30PM

Saturday
8:00AM - Noon

We will be **CLOSED**
Saturday, July 3rd
and
Monday, July 5th
in observance of
Independence Day, and
Monday, September 6th
in observance of
Labor Day.

Your Credit Union News

Debit Card Q & A

When will my deposit be available on my debit card?

Deposits made to your account before 9:30AM will be made available to your debit card by 9:30AM that business day. Deposits made after 9:30AM will be made available to your debit card by 5:30PM that business day.

When will debit card transactions post to my Trans Texas account?

For debit card purposes, each business day begins and ends at 4:00PM. Usually, transactions completed after 4:00PM will post to your account at 4:00PM the next business day. Depending on the merchant, transactions may post to your account on the same day, or 1-3 days later. Weekend transactions (4:00PM Friday thru 4:00PM Monday) will not post until Monday afternoon.

What does it mean to use my card as "debit" or "credit"?

Your card can be used for both PIN-based ("debit") or signature-based ("credit") transactions. "Debit" transactions are those that you authorize by using your PIN, and includes ATM and most point-of-sale transactions. "Credit" transactions (which are not really an extension of credit) are transactions that you authorize without using your PIN. Online and phone purchases, plus some pay-at-the-pump transactions, are examples of "credit" transactions. "Credit" transactions may take a little longer to post to your account.

Are there daily limits on my card?

Debit card use is limited to \$500.00 per business day for PIN-based transactions, and \$1,000.00 per business day for signature-based transactions, for a combination of \$1,500.00 per business day. Friday, Saturday, and Sunday count as a single business day. There is no limit to the number of transactions per day. Transactions will be declined at point-of-sale if funds are not available.

Are there any fees associated with my debit card?

There is no fee for purchases. There is no fee for ATM transactions done at our new, on-site ATM. There is a fee for transactions completed at other ATM's: \$1.50 per withdrawal and \$.50 per balance inquiry. There is also a \$5.00 card replacement fee. Effective July 1, 2010, NSF fees will not apply to ATM and **one-time** debit card transactions. Also effective July 1, 2010, a \$10 card issuance fee will be charged for each **new** debit card issued.

How do the recent Reg E changes regarding overdraft rules for debit and ATM cards affect my Trans Texas debit card?

As of July 1, 2010, Trans Texas does not charge an NSF fee on ATM and one-time debit card transactions, so the Reg E changes will not apply. For more information regarding the new Federal Reserve rules, visit http://www.federalreserve.gov/consumerinfo/wyntk_overdraft.htm.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Relay for Life Recap



Struttin' his stuff: Alan Ford walks his shift for the Trans Texas #1 team.

On Friday, May 21, a total of 1,891 participants on 151 teams gathered for the 2010 Relay for Life. The theme was "Toon Out Cancer". Trans Texas had two walking teams this year, and each team walked 97 laps through the night. The Trans Texas teams contributed a total of \$1,624.50, and the total amount raised was **\$231,136.62!**



Not to be outdone, CEO Toni Sudduth walks for Trans Texas #2 team.

Annual Meeting Recap - April 10th



Ninety Trans Texas members and ten guests gathered at Bentwood Country Club for the Annual Membership Meeting. The board of directors had one term expiring this year. Alan Ford was re-elected to this position. Guest speaker Dean Borland of the Texas Credit Union League gave an informational speech regarding today's economy and the growth of Credit Union assets, and in Credit Union membership. Finally, 25 lucky members were awarded gift cards ranging from two \$25 cards for children, up to one \$250.00 card.