

The Messenger

www.texasplainsfederal.org

Spring 2019

Member Benefits

- Free Checking
- Debit Cards
- Direct Deposit
- Online Banking
- Mobile App
- Text Banking

Texas Plains Federal
Mobile App



FREE for your
iPhone® or Android Device

Share Certificates



Watch your rates soar with a Share Certificate account from Texas Plains Federal. With terms for six, twelve, eighteen, twenty-four, and thirty-six month certificates, you're sure to find an account for you to save and grow your money. With a guaranteed rate of return, you can be sure your investment is secure. You can visit our website at <https://www.texasplainsfederal.org/rates> to see current rates, or contact a Member Services Representative to discuss which Share Certificate will work for you!

Auto Loan Promotion!



Did you know the credit union offers you rewards for having multiple services? In May and June, you can double your rewards discount when you purchase a new or used auto or refinance from another institution. Visit our website to learn about your reward level. #WhatsYourReward

Coming Soon: Tahoka Branch

Texas Plains Federal
Just plain Texas... just like you!

We're excited to announce that we will soon be opening a new branch in Tahoka, TX. We're happy to have the opportunity to serve and provide financial services to Tahoka and the surrounding communities of Garza, Lynn, and Terry counties. Keep an eye on our website for updates!

Chairman / President's Report 2018

Looking back on 2018, it was quite a year for Texas Plains Federal. We introduced many products to better serve our members and their financial needs. The first of these was the deployment of our new rewards checking accounts, KASASA Cash Back and KASASA Cash. These accounts are always free. Members can choose the reward they want to earn, such as high interest rates or cash back on purchases. In addition, they will receive refunds on ATM withdrawal fees nationwide.

Also, in the first quarter of 2018, we expanded our Overdraft Privilege Program to include Extended Coverage. It covers overdrafts caused by every day debit and ATM transactions that are not included in Standard Coverage. Members must give their consent to be included in the Extended Coverage Program.

We established a social media presence to connect with members and the community. We encourage engagement with us on Facebook to learn about our efforts to improve our communities, as well as information that can enhance our members' financial knowledge.

As we look to 2019 and beyond, the credit union is aware that financial results are critical to future success. As of December 31, 2018, the Credit Union served 8,109 members with assets totaling almost \$36 million. The net contribution to capital for the year was a healthy \$403,117. This result not only promotes a strong capital structure but permits the credit union to improve product and service offerings to our members.

The Credit Union's footprint is being expanded into Tahoka, TX. This new branch is being constructed to help provide better service to our members in this area. The office will be open in the second quarter of 2019 and we will be able to serve people who live, work, worship, or attend school in Lynn County, Garza County, and portions of Terry County. We are happy to be able to provide a full-service credit union branch to these communities, which they are currently lacking. This project is only possible through a solid financial management program, which always remains a priority of Texas Plains Federal.

The responsibility entrusted to Texas Plains Federal by its members is something we take very seriously. These results do not happen without a lot of hard work, care, and devotion exhibited by the Credit Union's volunteers and staff. Congratulations to our team for a solid performance in 2018. As 2019 begins, we will continue to strive to provide our membership with exceptional service while remaining grounded in our core principles.

Respectfully submitted, Anthony Bliss, Chairman of the Board

Kasha Young, President



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