



Member Resources



A Publication of NRCS Federal Credit Union

November 2017

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Holiday Closings

The Credit Union will be closed the following holidays:

Veteran's Day

Friday, November 10, 2017

Thanksgiving

Thursday, November 23, 2017
and
Friday, November 24, 2017

Christmas

Monday, December 25, 2017

No act of kindness,
no matter how small,
is ever wasted.
- Aesop



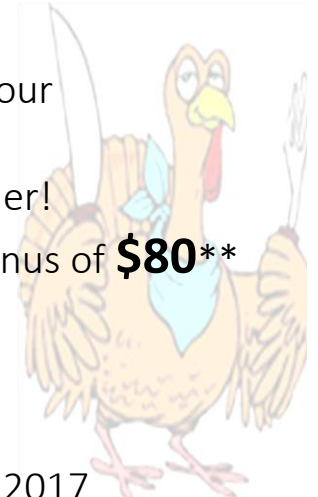
As we reflect on our blessings this Thanksgiving, let us make sure seniors are not forgotten. Meals on Wheels provides a nourishing meal, friendly visit and safety check. Please consider donating during the month of November to ensure this valuable service continues.



Is your high monthly car payment Gobbling up your budget?

NRCS Credit Union will take **.80%**** off your qualifying rate when you refinance your car, boat or motorcycle from another lender!

But here's the gravy...you will receive a bonus of **\$80****



[Apply Now](#)

Offer good thru November 30, 2017

**Receive \$80 after your first payment is made. 0.80% discount off your qualifying rate and is not valid with any other discounts.
*The annual percentage rate (APR) you receive will be based on your credit worthiness and loan term.
Rates are subject to change at the Boards' discretion.

Looking for a FREE and EASY way to upgrade your SECURITY?

Sign up for eStatements and keep YOUR information safe!



Other benefits of eStatements:

1. Receive your statements sooner than snail mail
2. Reduce the use of paper and conserve resources
3. Reduce costs and help save the credit union \$4000/year

[Sign up NOW!](#)

NRCS Federal Credit Union

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Fort Worth, TX 76115

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Fort Worth, TX 76115-0567

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(800) 921-9302 (800) 285-3530

Audio Teller:
(888) 921-9302

E-Mail:
nrcscu@nrcscreditunion.org

Website:
<http://www.nrcscreditunion.org>

Credit Union Volunteers:

Board of Directors

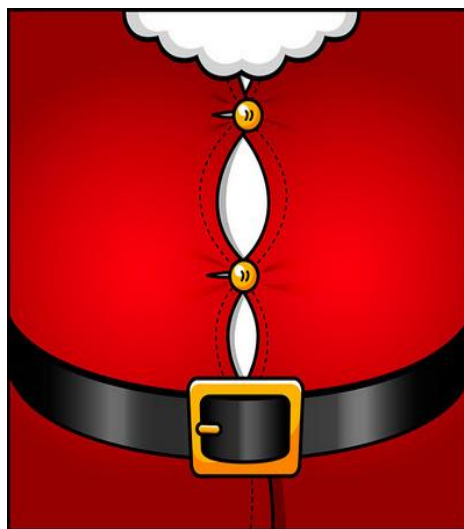
- Dennis Clute, Chairman
- David Buland, Vice-Chairman
- Cherie LaFleur, Secretary/Treasurer
- Richard Cabrera
- Tony Garcia
- Steve Garner
- Stanley Sackeyfio
- Mike Steiner
- Ken Worster

Supervisory Committee

- Phuc Vu, Chairman
- Jacqueline Horne
- Teresa Stewart
- Douglas Vik
- Darin Wilson

You may contact the Supervisory Committee directly if you have any unresolved discrepancies on your account.

NRCS FCU Supervisory Committee
P O Box 6702
Fort Worth, TX 76115
supervisory.committee@nrcscreditunion.org



Loosen your belt a little this Holiday Season

Breathe easier with a Holiday Loan!

Borrow up to **\$5000** for **15** months

as low as **5.25%** APR*

*The Annual Percentage Rate (APR) you receive will be based on your creditworthiness and loan term. Please ask us for the rate you qualify for. Rates are subject to change at the Board's Discretion.

Why do we celebrate Veteran's Day?

Veterans Day is a U.S. legal holiday dedicated to American veterans of all wars. In 1918, on the 11th hour of the 11th day of the 11th month, an armistice, or temporary cessation of hostilities, was declared between the Allied nations and Germany in World War I, then known as "the Great War." Commemorated in many countries as Armistice Day the following year, November 11th became a federal holiday in the United States in 1938. In the aftermath of World War II and the Korean War, Armistice Day became legally known as Veterans Day.

Veterans Day pays tribute to all American veterans—living or dead—but especially gives thanks to living veterans who served their country honorably during war or peacetime.

Thank you Veterans!!!

courtesy history.com



MORE SCHOLARSHIP \$\$\$ FOR STUDENTS IN 2018

The application period for the 2018 NRCS Federal Credit Union Scholarship begins November 1st, 2017 and runs through April 1st, 2018.

Applicants must be a member in good standing for 6 months and planning to attend or currently enrolled in a two or four year university, college or trade school.

To request an application, please call 817-921-9302 or send an e-mail to: nrcscu@nrcscreditunion.org



HOLIDAY SKIP A LOAN PAYMENT COUPON

November 2017: _____ December 2017: _____



Please skip my payment(s) on the loans indicated below:

Name _____ Account _____

Loan # _____	Payment Amount _____	Due Date _____	Loan # _____	Payment Amount _____	Due Date _____
Loan # _____	Payment Amount _____	Due Date _____	Loan # _____	Payment Amount _____	Due Date _____

- All loans with the Credit Union must be current and your account in good standing to qualify.
- Bi-weekly payments will skip two pay periods.
- I understand that a skip payment will cause the term of my loan to extend and the interest will continue to accrue during the deferred period. The payment will resume the month following the skipped payment.
- If I have GAP coverage or Credit insurance on this loan, additional payments or interest accrued as a result of the skipped payment may not be covered in the event of a claim.

SIGNATURE _____

DATE _____