



Member Resources



A Publication of NRCS Federal Credit Union

August 2017

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Holiday Closings

The Credit Union will be closed the following holidays:

Labor Day

Monday September 4, 2017

Columbus Day

Monday, October 9, 2017

Upcoming Events

Lunch and Learn

Thursday, September 28, 2017
11:30am – 12:30pm
CNTSC Conference Room

“Raising Money Smart Children”

If you have kids, grandkids, nieces or nephews, this class is for you!

For general info and registration
[Contact Us](#)



NRCS FEDERAL CREDIT UNION CARES



“An Investment in knowledge pays the best interest.” - Benjamin Franklin

- o Help the credit union support a school where over half of the students are low income households and most receive free or reduced price lunches.
- o Classrooms are in need of equipment to complete their Environmental Science projects, which encourage students:
 - To take care of our resources
 - To watch butterflies grow
 - Observe ecosystems and habitats
 - Learn ways to conserve water

WE HOPE YOU PARTNER WITH US TO MAKE AN INVESTMENT IN THE EDUCATION OF THESE CHILDREN.

Donations will be accepted at the branch location of the credit union or you can mail your donation to PO Box 6567, Fort Worth, Texas 76115.



DONATIONS WILL BE ACCEPTED DURING SEPTEMBER

MAKE A SMART MOVE

NRCS CREDIT UNION WILL TAKE **.80%** OFF YOUR RATE WHEN YOU REFINANCE YOUR CAR, BOAT OR MOTORCYCLE FROM ANOTHER LENDER AND YOU'LL RECEIVE A BONUS OF **\$80******

APPLY NOW

OFFER ENDS SEPTEMBER 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.



NRCS Federal Credit Union

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(800) 921-9302

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(888) 921-9302

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(817) 927-8423
(800) 285-3530

E-Mail:

nrcscu@nrscscu.org

Website:

<http://www.nrscscu.org>

Check out our online banking!

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@nrscscu.org

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

BE FINANCIALLY PREPARED FOR COLLEGE

It's the start of a new school year, which also means it's that time of the year when you have to open your wallet as wide as you can to pay for tuition and fees, room and board, books, meal plans and what feels like an endless list of other college-related items!

Of course we understand that college is expensive and not everyone is able to pay for it out of their pocket, which is why we offer the **Texas Extra Credit Education Loan** to our members! This private student loan option provides an array of first-class features and benefits, including:

- Low Fixed and Variable interest rates*
- 0.25% interest rate reduction *just for graduating**
- 0.25% interest rate reduction when you sign up for Auto Debit payments*
- Choice of three repayment options and two repayment terms*
- No origination or disbursement fees
- Cosigner release option*

So, if you find yourself needing additional money to help cover your college costs, and all financial aid has been exhausted, be sure to check out the **Texas Extra Credit Education Loan!**

[APPLY HERE](#) OR CALL 855-228-8216

Important Notice for Members Outside the State of Texas

We highly recommend students **apply for and utilize all federal student aid programs** through the Free Application for Federal Student Aid (FAFSA) at www.fafsa.gov prior to applying for any private student loan. If you decide to apply for a private loan it is best to apply with a creditworthy cosigner as most student applicants do not meet the credit criteria. Having a cosigner may also help secure a lower interest rate.

* All rates and benefits are dependent on qualified applicants meeting certain requirements and conditions. For complete details about **Texas Extra Credit** including program specifics, eligibility requirements, repayment examples, repayment options and benefits, or to apply, click the link above.

ARE YOUR CHILDREN ON THE RIGHT TRACK TO FINANCIAL INDEPENDENCE?

For many of today's young adults, the weakest link lies in learning the basics of finances. According to a 2015 survey conducted by Harris Poll on behalf of Junior Achievement USA, the number of teens who think their parents don't spend enough time talking to them about managing money significantly rose (21 percent in 2014 to 32 percent in 2015). Achieving economic prosperity is difficult, and it's especially hard for young people who've never learned how to manage money.

Join. Open a credit union savings account for each child in your family. Guide teenagers through using a debit card and tracking transactions.

Share. Include your children in household money discussions. Show them how you budget income and expenses. As their skills improve, give them challenges – such as finding a better cell phone plan, calculating the total monthly cost of owning a car, or sticking to a budget for back-to-school or holiday spending.



**WE'RE HERE TO HELP. FOR INFORMATION ON YOUTH ACCOUNTS
CALL US AT 817-921-9302.**