



Heart O' Texas Federal Credit Union

NEWSLETTER

BUY NOW, PAY LATER



90_{DAYS}

NO PAYMENTS!!!

**CONTACT YOUR LOCAL
LOAN OFFICER TODAY**

*APR as low as 2.80%. APR = Annual Percentage Rate. Rates are stated "As Low As." Rates and terms subject to approved credit. All rates subject to change without notice.

YOU MAY BE ELIGIBLE FOR UP TO **\$750** WITH

COURTESY PAY



ENROLL TODAY

At our next annual meeting, there will be two Director positions open for re-election. The Board Chairman has appointed a nominating committee to interview potential members to fill these positions. If you would like to nominate a member to be on the Board of Directors, you can send a brief statement of qualifications and biographical data of the person being nominated, along with a petition signed by 1% of our membership (60 members) showing support for this member no later than February 15, 2018 to Heart O' Texas FCU, Board Secretary/Treasurer, P.O. Box 11, Waco, TX 76703. The person nominated must also include a statement that they are agreeable to the nomination and will serve if elected. The election will be conducted by ballot at the annual meeting if there are multiple nominations for a position. There will be no nominations from the floor if there are nominees for each position to be filled. There will be no ballot if there is only one nominee per position. A list of those nominated by the nomination committee along with their qualifications is included in this newsletter.



Dr. Barbara Sias-Chinn

Credit Union member since 1994 and Director for 24 years. Dr. Chinn acquired a Biology degree from Tougaloo College and Doctor of Dental Surgery from Meharry Medical College. Dr. Chinn also served in the U.S. Army for 22 years as a Dentist. She was the first female dentist to receive advanced dental training in the military.

H. Leon Hardy

Credit union member since 2014. He has been a member of the board since 2015, where he served on the Supervisory Board. As a Director, he serves on four committees and is the chair of the Delinquent Loan and Technology Committees. Mr. Hardy graduated Cum Laude with a Bachelor of Science in Business Management from Excelsior College and pursued his Masters in Management with Tarleton University. After 28 years of military service in the US Army, Mr. Hardy retired as a Command Sergeant Major. He continued serving our nation working for several DOD contractors in positions of leadership, such as Lockheed Martin as the Deputy Chief, Task Management and Senior Training Developer, BCTID and Computer Sciences Corporation, Battle Staff Integration senior trainer and task lead.

PROTECT YOUR HARD EARNED MONEY!!!

- Check Your Bank Statements Often** - Make it a habit to review your account via online banking at least once a week, or even daily.
- Protect Your PIN Number** - Don't give your personal identification number (PIN) to anyone who asks, and don't keep it written down anywhere in your purse or wallet. Don't use your PIN at the gas pump: Use your card in the credit purchase function to avoid someone seeing it.
- Consider Avoiding Debit Card Use Online** - Some choose to use only credit cards online since a fraudulent credit card transaction takes more time to process and can become an item of dispute rather than an instant removal of cash from your checking account.
- Beware of Skimming Devices** - ATMs located in convenience stores, shopping malls, airports, and other places have a greater risk of having a "skimming" device attached by a thief, which could intercept and steal your debit card data.

Report Problems Immediately - While you would certainly report it right away if your wallet was stolen and your debit card were missing, you should also report any unauthorized transactions immediately. The faster you report a problem, the more quickly you can cancel your debit card and prevent additional charges.

File a Police Report - If your debit card is stolen, contact the police and keep a copy of the police report so that you have extra support when you want your bank to reimburse the charges.

RESTOCK YOUR POCKETS AFTER YOUR HOLIDAY EXPENSES WITH...

Skip a Payment!

FORM AVAILABLE ON OUR WEBSITE

Mark Your Calendar

» UPCOMING EVENTS

Our Credit Union will be closed to observe the following holidays:

Monday, January 21 – MLK Day
Monday, February 18 – Presidents' Day

Happy New Year!

On behalf of your entire Heart O' Texas FCU team, we wish you a joyful and prosperous 2019.

Visit us online: **www.hotfcu.org**

HOTFCU Locations:

- Main Office – 7500 Imperial Drive, Waco, TX • Ph(254)751-1622
- Killeen Office – 1612 South Fort Hood Drive, Killeen, TX • Ph(254)634-7722
- L3 Communications *Restricted Access – 7412 Maehr Road, Waco, TX • Ph(254)799-5923

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