



## TIPS FROM TEACHERS CREDIT UNION: THERE'S A CARD FOR THAT

"Would you like to save 20% on your purchase by applying for a credit card today?" That sounds like such a good deal, but is it really?

### Store cards have fixed interest rates

Most credit card rates are based on your credit score. The higher the score, the lower the rate. However, store cards have fixed rates, meaning that everyone pays the same rate regardless of your credit score. Below are a few examples of a few different store cards.

	Interest Rate	Balance	Monthly Payment	Balance Payoff	Total Paid
WFTFCU Lowest Rate	7.9%	\$2,000	\$60	96 months	\$2,488.06
WFTFCU Highest Rate	17.9%	\$2,000	\$60	137 months	\$3,679.91
Target RedCard	23.06%	\$2,000	\$60	188 months	\$5,194.72
Kohl's	24.74%	\$2,000	\$60	204 months	\$5,650.04

As you can see, even our highest rate is a better deal than a Kohl's Card or Target RedCard! If you charged \$2,000 on each card and made the minimum monthly payments, you would pay over 3,000 more dollars in the long run. Plus you would be paying for 17 years! No thank you!

### You can only use a store card at that store

If you get a store card, you can only use it at that store, talk about inconvenient! A WFTFCU Mastercard can be used anywhere! You don't need to have a wallet full of cards to worry about with our card.

Although it might seem like a good idea to take a few dollars off your purchase at the moment, you really are costing yourself much more in the long run to use a store credit card. For more information about the WFTFCU Mastercard, visit [wftfcu.com/mastercard-credit-card](http://wftfcu.com/mastercard-credit-card)

\*rates subject to credit worthiness

## CONTACT US:

### PHONE

940.692.7096 or 1.800.288.1642

### AUDIO RESPONSE

940.691.1492 or 1.800.233.4540

### WEBSITE

[wftfcu.com](http://wftfcu.com)

### LOCATION

4301 Barnett Road  
Wichita Falls, TX 76310

### HOURS

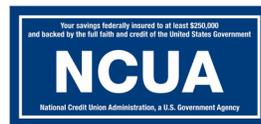
Lobby: M-F 9:00 a.m.- 5:00 p.m.  
Drive Thru: M-F 7:30 a.m.- 6:00 p.m.  
and Sat. 9:00 a.m.- 12:00 p.m.

### SOCIAL MEDIA



### UPCOMING HOLIDAY CLOSINGS:

Memorial Day- May 28  
Independence Day- July 4



# MONEY

# MATTERS

a quarterly publication by:



## SPRING EDITION 2018

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Through the generosity of our members, WFTFCU was able to contribute \$8,000 to Children's Miracle Network in 2017!

**DON'T FORGET TO REGISTER YOUR DEBIT AND CREDIT CARDS FOR UCHOOSE REWARDS POINTS AT [www.uchooserewards.com](http://www.uchooserewards.com)**

## NOW AVAILABLE: ONLINE LOAN PAYMENTS

We are very excited to announce that you can now pay your Teachers Credit Union loan online using an outside credit card or account! We know how busy you are, so you can set up recurring payments or make a one time payment. It's very simple to set up. All you have to do it click on the new button on our homepage that says "pay your WFTFCU loan."

The first time, you will have to register with your account number, birth date, and social security number. After that, the rest is a breeze! You just select the loan you would like to pay and enter your credit card or account information. It's as easy as online shopping! We hope this new service makes your life a little bit easier.

## APPLY FOR OUR COLLEGE SCHOLARSHIP

We are happy to announce that we are offering our college scholarships once again this year! Ten high school seniors will receive a **\$1,500** scholarship for the school of their choice. WFTFCU has been awarding scholarships to graduating seniors since 2005. There are only two requirements to apply: be a member in good standing and be a high school senior. Applications are available from school counselors or on our website and are due on April 16th.



## MAKE YOUR Home Sweet Home WORK FOR YOU!



Use the equity in your home to make home improvements, consolidate debt or more!

You will receive a **\$100 GIFT CARD** once your Home Equity Loan is funded!



We had a great time celebrating Dr. Seuss' birthday!

## YOU DON'T HAVE TO *Roll the Dice* WITH INTEREST RATES THIS *Nice!*

 **\$6,000 at 6%**  
for 36 months

OR

OR **\$7,000 at 7%**  
for 42 months 

 **\$8,000 at 8%**  
for 48 months

\*subject to credit worthiness

## WHY THROW YOUR MONEY AWAY? SAVE WITH SPRINT!

Join the 800,000 credit union members nationwide that are already saving over \$53 million on their wireless plans! WFTFCU is pleased to bring our members these major savings plans through the **Sprint Credit Union Member Discount Plan**.

### Ways you can save:

- **10% off** most regularly priced Sprint individual service plans
- **15% off** most regularly priced Sprint business service plans
- Waived activation fee on new activations
- Waived upgrade fee
- Available to new and existing Sprint customers

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

### 3 Ways to Get Your Discounts:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you are a credit union member. Ask to be a part of the NACUC\_ZZM Corporate ID to save.
- Click **[www.SprintSave4CU.com](http://www.SprintSave4CU.com)**
- Visit your nearest Sprint store

**WHAT ARE YOU WAITING FOR?  
START SAVING TODAY!**

